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FRESE'S
COMMERCIAL
CLASS-BOOK.

49. 200.



THE
COMMERCIAL CLASS-BOOK;
OR,
YOUNG MERCHANT'S COMPENDIUM.

In Three Parts.

PART I.

Showing, theoretically and practically, the nature of Commerce, with its various kinds and sub-divisions; the duties of the several persons engaged in it; and the nature and forms of Bills of Exchange, Bills of Lading, Charter-parties, Invoices, Account Sales, Accounts-current, Insurance-accounts, Average-statements, &c. &c.

PART II.

Containing a practical Treatise on Foreign Exchanges, and Operations in Specie and Bullion, and teaching how calculations thereof are performed by the *Chain-Rule*.

PART III.

Being an introduction to Book-keeping by Single-Entry and Double-Entry, both on the Italian and English Systems.

BY

JOHN HENRY FREESE,

Formerly a Merchant in London and Rio de Janeiro, and now Director of the Collegiate Institution at Nova Friburgo, Brazil; Author of "The Cambist's Compendium," "Rio Circular," "Elements of Conversation in Four Languages," "Compendio de Geographia e Historia," "1º Livro d'Arithmetica," and "Instruções Innocentes e Doutrinas," &c.



LONDON:

PRINTED FOR

LONGMAN, BROWN, GREEN, AND LONGMANS,

PATERNOSTER ROW.

1849.

TO
ROBERT CLINTON WRIGHT, ESQ.
OF BALTIMORE,
THIS WORK

Is most respectfully Inscribed,

IN GRATEFUL REMEMBRANCE OF OUR FRIENDSHIP AND HIS KINDNESS,

WHEN, ALTHOUGH IN DIFFERENT BRANCHES,

MUTUALLY PLOUGHING THE COMMERCIAL FIELDS OF BRAZIL :

AND IN TOKEN OF THE HIGH ESTIMATION

IN WHICH I HOLD HIS EXTENSIVE AND DISTINGUISHED
COMMERCIAL ATTAINMENTS.

P R E F A C E .

THE great success I have experienced in preparing youths for commercial life, at my Classical and Commercial Collegiate Institution, founded in the year 1841 at Nova Friburgo, in the province of Rio de Janeiro, Brazil, has induced me to publish the course of instruction I there pursue in the "Commercial-Class;" hoping that it may thereby become, more generally useful.

It is notorious that youths—I believe I may say in all countries—when they leave school to enter on a mercantile career, are totally ignorant of the most common elements of commerce: the utmost extent of their acquirements being perhaps, a fair handwriting, an acquaintance, and that mechanical, with the common rules of arithmetic, and an imperfect, and often from the manner in which it is but too generally taught, an unprofitable knowledge of geography; consequently rendering considerable time and trouble necessary, ere they can become useful to their employers, or beneficial to themselves.

Knowing such to be the case, from an experience of more than thirty years, whilst myself engaged in commercial pursuits in different parts of the globe, I determined when I established my College, to supply the deficiency; and not aware of the existence of any work that would answer my purpose, I prepared that which I now venture to publish.

That in many respects, if not indeed in all, it might be better, I am well aware ; but I trust, that the subject may, hereafter, engage the attention of others, better qualified for the task ; and I shall be fully satisfied, with the humbler merit of having led the way.

The *first* part of this work is intended to convey to the commercial student, a general knowledge of the nature of commerce, with its several ramifications ; and to make him acquainted with the forms and meanings of the various documents with which he will have to do, more or less, on entering a house of business.

The *second* part treats of exchanges, and operations in specie and bullion. Under this head I have introduced instructions how to work by the Chain-Rule, as it does not always form part of a course of arithmetic at school, although a knowledge of it, is of the utmost importance to the calculator, especially in operations of the nature of which this part of the work treats, and in calculating the cost of merchandise.

The contents of this part of the present publication, are taken principally, from a work which I published in London through the Messrs. Longmans & Co. in 1828, entitled the "*CAMBIST'S COMPENDIUM*," now out of print, and from the flattering manner in which it has been mentioned by eminent mercantile men at home and abroad, I at one time intended to publish a second and enlarged edition, but have been prevented, partly by want of leisure time, necessary to prepare it, and in part owing to operations in arbitrated exchanges,—to teach which was a chief object of that work—having been of late years, and still being, monopolised as it were, by the establishments of the Messrs. Rothschilds, and a very few other eminent houses. Those parts of the work

which are still of general utility, will be found in the present publication.

The *third* part is an attempt to familiarise the commercial tyro, with the important science of Book-keeping ; and I trust that I have succeeded in smoothing in some degree those difficulties, which, without some such aid, he would encounter in this study.

It has been my chief object throughout the work, to lead the student gradually forward, supposing him as without previous information on the several matters treated of : explaining and illustrating every point as I proceeded, even at the risk of some of my remarks and explanations being deemed puerile : and therefore, I hope, leaving no point unexplained.

The forms of Mercantile Documents contained in this work, are taken from real business, and principally from transactions which took place in my own houses of business.

The contents of the work are so fully particularised in the Title-page and in the Table of Contents, that to enter here into any enlarged comment upon them, would necessarily be to repeat much of what is stated in the body of the work ; and to that, therefore, I refer.

My work has no pretensions to literary merit : I am sensible, that in this respect at least, if in no other, it may leave much to be wished for ; but it has been my chief aim to convey my instruction in the plainest, and most intelligible language, and if, from being the production of a practical man, it shall have rendered that knowledge general to incipient merchants, which was previously possessed by comparatively few, my object will have been attained.

Without presuming to offer an opinion on the merits

of my production, I may perhaps be permitted to express a hope, that such a course of study may be pursued, and that this, or a similar book, may become a Class-book, in all commercial academies, in which case I shall esteem myself amply compensated, for the trouble it has given me, and the time it has occupied, in preparing it for publication.

THE AUTHOR.

COLLEGIATE INSTITUTION,
Nova Friburgo, Brazil, May 1, 1848.

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THE
COMMERCIAL CLASS-BOOK,
OR
YOUNG MERCHANT'S COMPENDIUM.

THE term Commerce, taken in a mercantile sense, (and then synonymous with trade or traffic,) is derived from two Latin words, *commutatio* (change,) and *merx* (goods,) and signifies an interchange of goods, or property of any kind, between nations or individuals; either by *barter* (exchanging *in kind* one commodity for another) or by purchase and sale, through the instrumentality, or by means of a representative of their value, as *money*. The former mode was practised generally in the infancy of trade, and still obtains among many of the uncivilized, or only half civilized tribes in various parts of the globe.

The several divisions of Commerce may be conveniently considered, under the following heads :

- Foreign Trade.
- Home Trade.
- Commerce by Sea.
- Commerce by Land.
- Inland Trade.
- Coasting Trade.
- Wholesale Trade.
- Retail Trade.
- Trade in Dry Goods, or Piece Goods.

Trade in Wines and Spirits.

Corn and Flour Trade.

Trade in Colonial Produce.

Provision Trade.

Trade in Naval Stores and Ship Chandlery.

Trade in Metals, Ironmongery and Hardware.

Trade in Earthenware, China and Glass.

Trade in Timber and Cabinet Woods.

Trade in Books and Stationery.

Several other branches of trade might be enumerated, but those above specified are the chief. We proceed to give a brief account of each.

FOREIGN TRADE :—is the trade carried on by countries of different nations, and may be by land or sea ; in the former case, custom-houses are established on the frontiers of the trading countries, for the receipt of duties on the merchandise imported or exported ; as between the United States of North America and Canada or Mexico ; Brazil trading with French Guiana, Colombia, Bolivia, Paraguay and Uruguay ; France with Belgium ; Spain with Portugal, &c. In the latter case, custom-houses are established for the same purpose, in the ports of the several countries, as New York, Liverpool, Havre, &c.

HOME TRADE :—is the business done between different places in the same country, (or even in a more limited sense, between different parties, or classes, in the same place,) and may be carried on either by water carriage, as between Liverpool and Dublin, Rio de Janeiro and Pernambuco, &c., or by land carriage as between Paris and Lyons, London and Manchester, &c. What foreign trade is to all the countries of the world, home trade is to the several parts of the same country.

COMMERCE BY SEA :—is that trade which is carried on by sea, either as between countries of different nations, or between different ports of the same country, in which latter case it is called **COASTING TRADE**.

COMMERCE BY LAND.—In former times, and before the knowledge of navigation became general and so much improved, commerce by land was more universal than at present. The fertile

regions of the East—rich in valuable productions, and abundantly provided with that enduring and useful race, the camel—are celebrated for an early, and extensive land trade, and it still continues there, namely, by caravans, to some extent. The first authentic account upon record, is that of the caravans of the Ishmaelites and Midianites, to whom Joseph was sold by his brethren; the next is Jacob sending his children into Egypt to buy corn, when money was already in use.

INLAND TRADE :—is the trade carried on either by land or water carriage, between different parts of a country not situated on the coast. This branch of trade is greatly promoted by good roads, and navigable rivers and canals, and more especially so since the introduction of steam-carriages and steamboats. The roads, rivers and canals that intersect a country, open an easy communication between its several parts, and are of the greatest importance to the prosperity of internal commerce, manufactures and agriculture: they are to these, what the veins are to the human body;—a free circulation is necessary to a healthy state of both, and any obstruction cannot but prove greatly prejudicial.

COASTING TRADE :—see Commerce by Sea.

WHOLESALE TRADE :—consists in the buying or selling of whole cargoes, or parts of cargoes, down to a single package; or in a more extended sense, in the dealing in large quantities of goods of any description. The term is sometimes applied to those who sell piece goods by the single piece, ironmongery, &c. by the dozen, and the like; but it is not altogether correct.

RETAIL TRADE :—is that which consists in selling merchandise of every description, in quantities, however small, and is carried on by that class of dealers called shop-keepers.

TRADE IN DRY GOODS, OR PIECE GOODS :—is generally understood to be the dealing in manufactures of cotton, linen, wool, and silk; to which is frequently added a variety of other articles, as hats, gloves, umbrellas, &c.

TRADE IN WINES AND SPIRITS :—the title of this branch of trade sufficiently explains its nature.

CORN AND FLOUR TRADE :—consists chiefly in the buying and selling of wheat and wheat-flour, but generally includes most kinds

of grain ; as oats, barley, rye, maize, &c. Owing to corn having from the earliest times formed a principal part of the food of most countries, the laws by which it is regulated, have ever been considered of the highest importance, and should be well studied by those who are engaged in it. As the price of corn regulates, in a great degree, the price of labor, this branch of trade may be considered as influencing, more or less every other, and the prosperity of the commerce, as also the well being of the people of a country depend greatly on the judgment with which its corn-laws are enacted.

TRADE IN COLONIAL PRODUCE :—is the dealing in the productions of those countries, many of which were, and several still are, the colonies of European powers ; as the East and West Indies ; and the Americas. The most important articles so dealt in, are cotton, coffee, sugar, rum, indigo, rice and spices.

PROVISION TRADE :—this is another important branch of trade, and embraces principally, salted meats, butter and cheese.

TRADE IN NAVAL STORES AND SHIP CHANDLERY :—includes a dealing in most articles used for ships ; especially, cordage, sail-cloth, pitch, tar, rosin, anchors, &c. When this branch of trade extends to *warlike stores*, as arms, ammunition, or other utensils of war, great attention is necessary that the existing laws respecting them, in different countries, be not infringed ; and more especially so, in time of war.

TRADE IN METALS, IRONMONGERY AND HARDWARE :—this includes the dealing in a very extensive range of articles, and is usually divided into two distinct branches ; the one limited to a dealing in *metals* in an unmanufactured, or only partially manufactured state, as iron, steel, lead, tin, brass and copper : the other extends to *ironmongery*, as kitchen utensils, nails, locks and bolts, tools, &c.; *cutlery*, as knives and forks, scissors, razors, pen-knives, &c.; and *hardware*, a term, which taken in its most extensive sense, includes every kind of goods manufactured from metals, but is generally understood to apply to a variety of articles not included in that list, as brushes, combs, buttons, mock jewelry, and a long list of small wares.

TRADE IN EARTHENWARE, CHINA, GLASS AND GLASS

WARES :—the title of this branch of trade, sufficiently explains the objects in which it consists.

TRADE IN TIMBER AND CABINET WOODS.—The trade in timber embraces the dealing in every species of wood used in ship and house building, and as such, naturally, is a very extensive and important branch of trade. It being highly desirable that for such purposes, a country should have a cheap supply of timber, it has ever engaged the serious attention of the governments of those countries that do not grow a sufficient quantity for their consumption. Cabinet woods, are the qualities used for making all kinds of household furniture, as mahogany, rose-wood, cedar, satin-wood, &c., and often constitutes a separate business from that in timber.

TRADE IN BOOKS AND STATIONERY :—the principal dealers in books, are also publishers ; that is, they print and sell literary works, either for account of the authors, or on their own account ; in which latter case they pay to the former a certain sum for the copyright, which transfers from the authors to them, the exclusive right of doing so ; the period for the continuance of such privilege differs in various countries ; in Great Britain it was fixed in 1814 at 28 years. The reader is referred for much interesting information on the book trade, to McCulloch's Commercial Dictionary, article *Book, Books*, as also to the very able treatise on the economy of machinery and manufactures by C. Babbage, of the University of Cambridge, G. B. The stationery trade is a separate and very extensive business ; the chief object of which is writing, printing and wrapping paper ; and of secondary importance, the various other articles supplied for counting house use.

Foreign Commerce is again divided into Export Trade—Import Trade—and Transit Trade.

Export Trade, is the sending of goods from one country, to be sold in another country.

Import Trade, implies the receiving of goods from one country into another country.

Transit Trade, is when goods are imported into a country from abroad, for the purpose of being re-exported to other countries.

This branch of commerce is chiefly carried on in what are called *Free-Ports*, or *Portos Francos*; under which circumstances, either no duties, or but very trifling duties, are levied on the goods so re-exported; the governments in such places contenting themselves with the benefits such ports derive from the commissions and other charges attending such transactions.

Commercial transactions are carried on by
Merchants.

Wholesale Dealers, or Warehousemen.

Retail Dealers, or Shop-keepers.

And these are again assisted by

Bankers.

Factors, or Commission Merchants.

Brokers.

Custom-house Agents, and other agents of minor consideration.

A MERCHANT:—(in French *negociant*, as distinct from *marchand*, a dealer,) is one who exports to, and imports merchandise from abroad, deals in exchanges, and buys and sells goods, in their original packages without breaking bulk, *all upon his own account*.

WHOLESALE DEALERS, OR WAREHOUSEMEN:—are those who buy goods of the merchant, and re-sell them to others, in one or more packages, or parts of packages.

RETAIL DEALERS, OR SHOPKEEPERS:—sell to the public any quantity of goods, however small.

BANKERS:—are those who transact the money business of others, receiving their moneys in deposit, paying their orders, and receiving for their trouble either a small commission, or contenting themselves with the advantages arising from the balance of deposits remaining in their hands, which, together with their own capital, they employ in discounting bills, or in other money transactions. Merchants chiefly or exclusively dealing in foreign exchanges, either for their own account or on commission, and who accept bills from abroad, for the account of others are also frequently called bankers, or banking merchants.

The occupation of bankers, as also banks, like most commercial institutions, originated in Italy ; where, in the infancy of commerce, the Lombard Jews used to assemble in the market places of the principal towns, seated on *bancos*, or benches, ready to deal in money and lend it; the terms bank, and banker, being thus derived from such *bancos*. Lombards was a name given formerly in the Netherlands, France and England, to loan banks or lending houses. In the 13th and following centuries, many of the opulent Lombard Jews and other rich merchants in Italy, were invited to go over to those countries, where they established themselves as bankers ; and in London, the street where the principal bankers have their banking houses, is still called Lombard street.

FACTORS, OR COMMISSION MERCHANTS :—are agents employed by merchants, manufacturers and others to transact business for their account, and for which they pay a per centage on the value of such business, which is termed commission. Commission merchants do not generally reside in the same place as their principals, and mostly in a foreign country. The occupation of commission merchants has risen very much in consideration and importance of late years, some of the first mercantile establishments in the world belonging now to that class; as Grinnell, Minturn & Co. of New York; Baring, Brothers & Co. in London; Hope & Co. of Amsterdam; Schroeder & Co. in Hamburg; Maxwell, Wright & Co. in Rio de Janeiro, and many others.

BROKERS :—may be considered as factors, transacting business for the account of others, residing in the same place; there are various kinds of brokers, as produce brokers, bill brokers, ship brokers, &c. Brokers ought to be sworn by the public authorities not to transact any business on their own account, under a heavy penalty; which is the case in most well regulated places of business, as London, Amsterdam, Hamburg, &c.

CUSTOM-HOUSE AGENTS :—transact at the custom-house the business of those persons who are not acquainted with its routine, who have not time to attend to it, or who do not keep clerks for that purpose.

In treating of commerce as a study, it may be considered *theoretically* and *practically*.

The study of the theory of commerce, is more especially the province of the statesman and the political economist, as involving the following considerations :

1. Its general principles.
2. The comparative value, and effects of restrictions upon commerce and free-trade ; both as regards monopolies supported by exclusive privileges, and a restricted or unrestricted commercial intercourse with foreign countries.
3. The extent to which duties may be laid upon imports and exports, without injury to the commerce, manufactures and agriculture of a country ; or prejudice to the purpose for which they are imposed ; namely, as a source of revenue for the necessities of the state.
4. The effects of restrictions upon commerce in a political point of view.
5. The necessity or expediency of restrictions upon foreign trade, with reference to the encouragement and support of home manufactures and commerce ; as also with respect to the interests of a mercantile, marine and a naval force, and as a question of revenue.
6. The policy of bounties and drawbacks. *Bounties* are a certain sum conceded gratuitously to the producer, directly or indirectly through the exporter, of certain articles in the infancy of their production, and generally with a view to enable them to compete in the outset with foreign articles of a like nature. *Drawbacks* are restitutions of duties once paid, generally on the re-exportation of articles received from abroad, and for a like purpose.
7. The policy of treaties of commerce with foreign nations.
8. The causes of the rise and progress of commerce.

Although these subjects should be more especially studied by the statesman ; still, as mercantile men are not seldom called upon, either to take part in the councils of a nation, as members of the legislative assemblies, or to consult with their respective governments on matters connected with commerce, it is well that the young merchant be apprised where he may find the needful information ; for which purpose the following works may

among others of considerable merit, be recommended to his notice :

Dr. Adam Smith's (who may be considered as almost the father of the comparatively modern science of Political Economy) "*Wealth of Nations*." Ricardo's "*Traité Général du Commerce*." J. R. McCulloch's "*Essays on Commerce*," in four parts, published by the London Society for the Diffusion of Useful Knowledge, at the moderate price of sixpence each part.

McCulloch's "*Commercial Dictionary*," and various publications of a like nature in different languages ; and among others, the "*Diccionario Juridico-Commercial*" by Jozé Ferreira Barges, in Portuguese, and the various other commercial works of this eminent writer.

The *practical* part of commerce, *must* however be studied by those who are destined for, and hope to succeed in a commercial career ; and this as a study, has reference chiefly to foreign commerce, and embraces the following subjects :

1. Commercial Arithmetic.
2. Merchants' Accounts, including Book-keeping, both by single and double entry.
3. Foreign monies, weights and measures.
4. Calculations of foreign exchanges, including operations in specie and bullion.
5. An acquaintance with the nature and forms of bills of exchange, bills of lading and charter-parties, invoices, accounts of sale, account-currents, &c.
6. The nature and laws of marine insurance, together with those of policies of insurance, averages and average statements.
7. The commercial laws and regulations of the several countries, in which, and with which trade is carried on.
8. Commercial Geography, and more especially as regards a knowledge of the places to which the articles dealt in, may be exported, and whence imported, to the greatest advantage.
9. A thorough acquaintance with the several articles dealt in.
10. A knowledge of the routine of custom house and banking business ; and of freighting and insuring ships and merchandise.

11. Commercial correspondence in the languages of the countries with which trade is carried on.

12. A neat and expeditious hand-writing, together with such a clear and correct style, as is most suited to mercantile correspondence.

In order to carry on business with a reasonable prospect of success, three things are most essential, namely :

Adequate capital.

Respectable and solid connexions.

A thorough acquaintance with the business engaged in.

The following heads of the celebrated Dr. Benjamin Franklin's advice to young persons destined for trade, must also be constantly borne in mind :

1. Remember that *time* is money.

2. Remember that *credit* is money.

3. Remember that money is of a *prolific* or multiplying nature.

4. Remember that even 20 cents a day, amounts to 73 dollars a year ; and that this is equal to the interest on a loan of 1460 dollars for a year, at the rate of five per cent.

5. Remember the saying, that "a good paymaster is lord of another man's purse."

6. Remember that "the most trifling actions affecting a man's credit must not be disregarded."

7. "Beware of thinking all your own that you happen to possess, and of living accordingly."

8. Remember that "the way to wealth depends chiefly on *industry* and frugality."

To these valuable admonitions, may be added the following brief maxims :

Be honest.

Be sober.

Be punctual.

Be industrious.

Be frugal.

Be polite.

Never defer 'till to-morrow, what can be equally well done to-day.

Have a place for every thing, and every thing in its place.

Never write a letter or sign a paper, which could injure you, if produced in a court of justice.

BILLS OF EXCHANGE.

Bills of exchange are written orders from one person to another, to pay a sum of money to a third.

Bills of exchange may be considered in their general nature, as securities used by merchants and others, and as a safe and easy mode of transmitting money from one place to another; and are the instruments by which exchange operations are carried on.

Bills of exchange are either *Inland* bills, or *Foreign* bills.

Inland bills of exchange, are those which are drawn from one place in a country on another place in the same country, in both of which the same kinds of monies are current; as Philadelphia on New York, Liverpool on London, Rio de Janeiro on Santos, &c., or, drawn by one person on another person in the same place.

Forms of Inland Bills of Exchange.

\$560 25 cts.

Boston, 5th May, 1848.

Three months after date, pay to the order of Messrs. James Cox & Co., five hundred and sixty dollars and twenty-five cents, value received, which place to account as advised.

SMITH & TURNER.

To J. C. Greenwood & Co.

Baltimore.

\$6,705 25 cts.

New York, 3d June, 1848.

Sixty days after date, pay to my order, six thousand seven hundred and five dollars and twenty-five cents, for value received in flour.

JAMES LYNX.

To Messrs. Wheat & Co.

No. 75 Cliff street.

Foreign bills of exchange are those which are drawn from a place in one country, on a place in another country, in which the monies current are of a different kind.

Form of a Foreign Bill of Exchange.

London, 21st May, 1848. £600. á 13m. 12s. 6d. p. £ stg.

Three months after date, pay this our first of exchange, (second and third of same tenor and date unpaid), to the order of Messrs. Thorn & Co. six hundred pounds sterling, at the exchange of thirteen marks, twelve shillings banco per pound sterling, value of the same, which place to account, as advised.

GEO. & JNO. WHITE.

Messrs. Braum & Co.
Hamburgh.

Promissory Notes are written engagements to pay a certain sum at a specified time, on demand, or at sight, to a person therein named, or to his order, or to bearer.

Form of a Promissory Note.

Liverpool, 14th April, 1848. £100 0 0.

I promise to pay, on demand, to Mr. John Bean, or to his order, one hundred pounds.

CHARLES FAITHFUL.

The two peculiar properties of bills of exchange are :

1. Their assignable quality, whereby the interest therein may be assigned or transferred to another.
2. Their validity in the hands of a bona-fide holder, (one who gave a full and valid consideration for the bill), it being assumed, that a sufficient consideration has been given by such holder.

The several parts constituting a bill of exchange are the following :

1. The *stamp*, in those countries where a duty or tax on bills of exchange is imposed.
2. The *date* and *place*, when and where drawn.
3. The *term*, at the expiration of which payment is to be made; or, as it is called, when the bill falls or becomes due, or is at maturity.

4. The *order to pay*.

4.* In foreign bills of exchange (and sometimes, but rarely, in inland bills) the mention of what part of a set the bill is—as first, second, third, &c.

5. The *order*, or party to whom, or to whose order, the bill is to be paid, called also the payee.

6. The *amount*.

6.* In foreign bills of exchange, the *rate* or *course of exchange*, at which the money is to be paid; except when the bill is at once drawn in such money.

7. The *consideration* for which the order or payee is entitled to receive payment.

8. The *account* which the drawee, or person upon whom the bill is drawn, is to debit for the amount of the bill.

9. The *notice* of the bill being advised or not.

10. The *signature* of the drawer.

11. The *name* and *address* of the drawee.

12. The *acceptance*.

13. The *indorsement*.

Some remarks will now be offered upon each of these several parts; and for the more ready understanding thereof, forms are subjoined, in which the several parts are indicated by numbers corresponding to the foregoing divisions.

Form of an Inland Bill of Exchange.

² London, 17th April, 1848,

⁶ £300 0 0.

1. ³ Three months after date, ⁴ pay ⁵ to the order of Messrs. J. Rough & Co. ⁶ three hundred pounds, ⁷ value received, ⁸ which place to account, ⁹ as advised.

¹¹ Messrs. J. F. Stone & Co.

¹⁰ George Senior,

Liverpool.

¹² Accepted.

Payable at Messrs. Haywood & Sons.

J. F. STONE & Co.

Form of a Foreign Bill of Exchange.

² Hull, 3d May, 1848.

⁶ £500 0 0 ⁵ a 25 f. 70 c. ⁷ p. £ stg.

1.

³ Two months after date, ⁴ pay ⁵ this second of

exchange (first and third of same tenor and date not paid) ⁵to the order of John Skey, Esq. ⁶five hundred pounds sterling, ⁷at the exchange of twenty-five francs, seventy centimes per pound sterling, ⁸value of the same, ⁹which place to account, ¹⁰as per advised.

¹⁰GEO. SLACK & Co.

¹¹Messrs. Robion & Sons,
2d. Paris.

¹²Accepted.
ROBION & SONS.

Form of a Foreign Bill of Exchange, drawn in the Money of the Country where payable.

²London, 5th Feb., 1848.

⁶Bco. m. 3,000 12.

1. ³Two and a half months after date, ⁴pay ⁴this first of exchange (second and third unpaid) ⁵to the order of Mr. James George, ⁶three thousand marks and twelve shillings banco, ⁷value in account J. S. ⁸which place to account, ⁹as advised.

¹⁰FELL & Co.

¹¹Messrs. Pfeffer & Ring.
Hamburg.

Form of Indorsements.

Pay to Messrs. Cox & Co., or
order, value of the same.
Hamburg, 11th Feb., 1848.

JAMES GEORGE.

Pay to the order of J. Jump, Esq.,
value received.

Leipzig, 5th March, 1848.

Cox & Co.

Pay to Messrs. Fry & Parr, or
order, value of, *James Rice, Esq.*
Leipzig, ut supra.

J. JUMP.

Pay to Messrs. G. & J. White,
or order, value in account.

Paris, 3d April, 1848.

FRY & PARR

G. & J. White.

1. *Of the Stamp.*

In countries where bills are required to be stamped, they are not admitted, that is, they cannot be sued upon, in a court of law, without having the requisite stamp; and in some countries, a penalty is incurred by drawing bills on unstamped paper.

2. *Of the Date and Place.*

The name of the place where, and the day, month and year when, the bill is drawn, should be distinctly written on the top of the bill, in either corner.

3. *Of the Term.*

Bills are drawn payable either at a certain term *after date*—as “Two months after date;” or *after sight*, as, “Sixty days after sight,” or *at sight*.

When after date, it signifies that the bill will become due, or will have to be paid, at the expiration of the term specified, commencing the computation from the day on which the bill is dated; thus a bill drawn on the 30th July, at 90 days date, will fall due on the 28th October; (the day on which it is dated not being included.)

When a bill is drawn payable at a certain term *after sight*, the term is computed from the day when it is presented for acceptance, to the person on whom it is drawn: thus a bill drawn payable 60 days after sight, and presented for acceptance on the 5th March, will become due on the 4th May.

When drawn “*at sight*,” the bill must be paid, whenever presented to the person on whom it is drawn.

In many places some days are allowed for the payment of a bill after it has become due; these are called “*days of grace*.” in Great Britain three days grace are thus allowed: in Brazil when the word *preciso* is not added to the expression of the term, 15 days are allowed on inland bills, and 6 days on foreign bills.

4. *Of the Order to Pay.*

This is expressed either simply by the word "*Pay*;" or sometimes, "*please pay*."

4.* *Of the Different Parts of a Set of Bills.*

It is usual in drawing a foreign bill of exchange, (and sometimes also with inland bills,) to furnish one or more duplicates thereof, which are accordingly called Firsts, Seconds, Thirds, &c., and marked 1st, 2nd, 3rd, &c., the original bill being called the First; and the whole, that is, the First together with the several duplicates, are called a Set. Any one of such Set having been accepted or paid, the remainder become of no value; and each must contain a condition that it shall be only valid so long as the others remain unpaid: in other respects every bill of the set, must be of the same tenor. The said condition is generally expressed thus: when a second—"First and Third unpaid;" or, "First and Third of same tenor and date not paid;" when a third—"First and Second unpaid," and so on.

The object or use of such duplicates is, that if one be lost or miscarry, the others may be made available.

5. *The Order.*

This is expressed in one of the two following methods, thus:

"Pay to F. or Order."

or,

"Pay to the order of F."

Sometimes, however, a bill is drawn what is called, "*to Order*," without naming any payee, thus:

"Pay to my order."

or,

"Pay to the order of myself."

or,

"Pay to our order."

or,

"Pay to the order of ourselves."

in which case the bill is considered as payable to whomsoever the drawer may subsequently direct: or, in other words, to whomsoever he may transfer his right therein. (See Indorsement.)

6. *Of the Amount.*

The amount is usually first written in figures on an upper corner of the bill, for a more ready reference; and again in the body of the bill in words, in order to render any alteration in this most important part of the bill more difficult.

6.* *Of the Rate or Course of Exchange.*

The rate or course of exchange, is also usually first written in figures on an upper corner of the bill, after the amount, and repeated in the body of the bill, after the amount, for the same reasons. The form of expression, is either thus:

“At the exchange of twenty-five francs seventy centimes per pound sterling.”

or,

“At twenty-five francs seventy centimes per £ stg.”

7. *Of the Consideration.*

The consideration signifies that which entitles the payee to receive the amount of the bill. If the consideration given be money, it must be expressed thus:

“Value received of the same.”

or,

“Value of the same.”

If the order or payee have not to pay for it, but only to pass its amount to the credit of the drawer in account, then the consideration must be expressed thus:

“Value in account.”

If the order or payee have to pass the amount to the credit of a third party, then it is usual to insert the initial letters of such party, in the expression of the consideration, thus:

“Value in account with F. S.”

Sometimes the buyer of a bill does so for account of a third

party, and if he be unwilling, or not required to guarantee the payment of the bill, or its validity in every respect, he then directs it to be drawn to the order of such party, and the consideration to be expressed as received of himself, thus :

“Pay to the order of F. B.”

and,

“Value received of N. N.”

The former expression is called *the Order*, and the latter, “*the Value*.”

If, however, he intend to guarantee a bill so bought, he will have the order and value made out in his own name, and indorse it over (see Indorsement) to F. B.

When, as before observed, the drawer of a bill makes it payable to himself, or to his order, the right and power of disposing of it, is evidently vested in himself, and the consideration must then be expressed thus :

“Value in myself.”

And when drawn by a partnership, then thus :

“Value in ourselves.”

The several modes of expressing the consideration, are equally applicable, when the order or payee assigns payment to another by indorsement.

8. *Of the Account to be Debited by the Drawee for the Payment of the Bill.*

If a bill be drawn for account of the drawer, and he have but one account with the drawee, then the expression should be thus :

“Which place to account.”

If, however, there exist different accounts between them, then the initial letters of the particular account for which the bill is drawn should be inserted ; so, if for account of goods bought, thus :

“Which place to G. Acct.”

or, if for exchange operations, then :

“Which place to E. Acct.”

And when drawn for account of a third party, then the initials of such party should be inserted thus :

“Which place to account of F. S.”

These distinctions though very proper and usual, need not, however, absolutely appear on the bill, but *must* be particularly noticed in the letter wherein the drawing of the bill is advised, commonly called the “*letter of advice*,” and then the expression in the bill, may be in general terms, thus :

“Which place to account as advised.”

or,

“Which place to account as per advice.”

9. *Of the Notice of Advice.*

This is expressed either as stated above, or when bills are drawn, without being immediately advised, then thus :

“Without advice.”

or,

“With or without advice.”

10. *Of the Signature.*

The signature must be that of the drawer, or of some person authorised to sign for him, (then said to be signed per procuration); when drawn by a firm, the bill should be signed in preference, by the partner who usually signs and indorses the bills of the house, who should also sign the letters of advice, to afford a better opportunity of verifying the genuineness of the signature to the bill.

11. *Of the Address of the Drawee.*

The name of the party on whom the bill is drawn, and the place where he lives must be correctly and distinctly written, (better if in a larger character than that of the body of the bill). When the drawer is generally known in the place where he resides, it will suffice to name such place ; if otherwise, it will be well to add a more particular description of the abode, as the street and number of the house.

When a bill is drawn upon a minor place, it is generally made payable in the capital, termed also domiciliated, and expressed thus :

Messrs. Jones & Grant,
Liverpool,
Payable in
London.

12. *Of the Acceptance.*

The acceptance is sometimes written across the bill, sometimes at the foot of it, and sometimes in a different colored ink.

When a bill is drawn payable at a certain term after *date*, the acceptance need not be dated ; but when after *sight*, it *must* be, or its maturity cannot be calculated.

13. *Of the Indorsement.*

Bills of exchange whether made payable to order, or to bearer, are negotiable ; that is, can be sold for a valuable consideration, and thus transferred from one party to another, ad infinitum : when drawn payable to bearer, a mere delivery of the bill will suffice to entitle the holder to receive its amount ; but when made payable to a specified party or to his order, the payee must assign his right in writing on the bill, and sign such assignment, which is called an indorsement, and expressed in one of the forms already given. When a bill is indorsed in blank, that is, when the payee signs his name on the back of the bill, *without naming a new payee*, it thereby becomes payable to bearer, that is, to any one into whose possession it may come.

~~~~~  
The several parties to a bill of exchange are the following :

1. The *Drawer*, or person who makes, or draws a bill.
2. The *Order*, or *Payee*, a person to whom, or to whose order the bill is to be paid.
3. The *Drawee*, or person on whom the bill is drawn, and who when he has accepted it, is also called the acceptor.
4. The *Indorser*, or person who transfers his right to receive the amount of the bill to another.
5. The *Indorsee*, or person to whom the indorser has transferred right in the bill.

6. The *Holder*, or the last payee or indorsee, and who has to receive the amount of the bill when it falls due.

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## OF THE DUTIES AND LIABILITIES OF THE SEVERAL PARTIES TO A BILL OF EXCHANGE.

### 1. *Of the Drawer.*

The drawer of a bill of exchange whether for his own account, or that of another party, is considered as having undertaken to the payee, and to every person to whom his right in the bill may be transferred, that if the bill be duly presented to the drawee, the latter will accept it in writing, and pay it when due ; or, that in default thereof, he (the drawer) will pay the same, or cause payment thereof to be made, together with all charges, as noting, protest-charges, postages and commissions, if any, as also in foreign bills of exchange, the loss in exchange, if any. In some countries a penalty is imposed in case a bill be protested for non-payment, whether there be a loss in the re-exchange or not. When a bill is drawn for account of a third party, the drawer should previously ascertain, if practicable, from the drawee, whether the bill will be accepted ; or, at any rate, instruct a correspondent in the place on which the bill is drawn, to accept the bill for his account, in case the drawee refuse, which is called *interfering for honor* ; this may be done by putting at the foot of the bill, what is called *a case of need*, thus :

“In case of need apply to F. N.”

or,

“If need with F. N.”

The drawer should advise by the regular post the drawee of the bill having been drawn, together with all the particulars, as the amount, date, term, order, &c.

The drawer should see that the bill be made out on a proper stamp, (where stamps are used,) as also, that it be entered in the bill-book, and numbered ; and never sign it until the contents have been properly filled in.

## 2. *Of the Payee, or Order.*

The payee must, before he gives value for a bill, see that it be correct in every respect, and should also have it entered into his bill-book and numbered accordingly; and attend to what is specified under the heads, indorser and holder. In buying or taking bills drawn in sets, he must see that he receive all the parts of the set.

## 3. *Of the Drawee, or Acceptor.*

The drawee of a bill, is in nowise liable for it, until by an act of his own, or of his authorized agent, he has made himself so.

When a bill is presented for acceptance he must satisfy himself that the signature be genuine, and that the bill be in every respect in conformity with the letter of advice; for when once accepted, he must pay it at maturity: he should also before accepting the bill, have it entered into his bill-book and duly numbered. Before paying a bill he must see that it is in every respect, duly indorsed in succession, from the first payee to the last indorsee or holder.

## 3.\* *Of an Acceptor for Honor.*

A drawee may refuse to accept a bill for the account on which it was drawn, but may accept it for honor and account of the drawer, or of any indorser; but this must be done after the bill has been duly protested by a Notary Public, and the acceptance to the bill must then be expressed as "*supra-protest.*"

Any other person may in the same manner accept a bill for honor of the drawer, or of any indorser, if the drawee refuse to accept. The party for whose honor a bill has been accepted, must be forthwith advised thereof by the acceptor, to that effect; and have the needful document, that is, a protest for non-acceptance and act of honor sent to him, so that he may recover, or at least demand security, from the parties who are liable to him.

#### 4. *Of the Indorser.*

An indorser of a bill is liable in all respects, to every subsequent payee or holder thereof, in the same manner as the drawer, or previous indorser, if any, is liable to him.

#### 5. *Of the Indorsee.*

The indorsee being a new payee, and if he transfer his right in the bill, becoming thereby an indorser, his duties are those of a payee and indorser.

#### 6. *Of the Holder.*

The duties of the holder are very important, as a neglect or improper performance of them, may release the parties to a bill, from their several liabilities.

On a bill coming to hand, the holder should have it immediately entered into his bill-book and duly numbered; and then present it for acceptance, especially when drawn payable at a term after sight.

If acceptance be refused, he must take or send the bill to a notary public to be protested for non-acceptance; if a local bill, that is, with drawer, drawee and holder in the same place, it will suffice to have it only noted in the first instance; but if the contrary, then he must send a protest for non-acceptance, but *not the bill*, by the first regular post, to the party from whom he received the bill; if there be a case of need on the bill, he should then before protesting, have it presented to the party indicated; or in the absence of a case of need he may apply to any persons whom he deems trustworthy, and knows to be in correspondence with any parties to the bill, to ascertain if they will interfere for honor of such parties: an acceptance in either of these cases, is termed an acceptance—"supra protest."

It sometimes happens that takers of foreign bills send the first of a set to be accepted, and held at the disposal of the other parts; i. e. to be delivered to the holder of the other parts, upon the presentation of any one other part of the set duly indorsed: this when done is generally with a view to subsequent negotia-



tion. Such other parts are then supplied with an indication where the first lies : as,

“First sent for acceptance to N. N.”

or,

“First in hands of N. N.”

and when the first be delivered on the presentation of such other part, the pen should be run through such indications, and an entry made by the deliverer in his bill-book of the name of the party to whom delivered.

If the holder of a bill alter it in any material point, it will invalidate the acceptance.

When a bill falls due, the holder must duly present it for payment, and so also if even previously protested for non-acceptance ; for the circumstances which prevented its acceptance may have altered by the time of its maturity. If the bill be not paid, the holder must return it, together with a protest for non-payment, to the party from whom he received it ; and either draw upon him for the amount of the bill together with the charges, or advise him that he is debited in account for the same.

When the term of payment is expressed in months, calendar months are meant, not lunar months ; and half months are taken at fifteen days. If a bill be payable at a certain number of days after date, or after sight, the day when the bill is dated in the former case, and when presented in the latter, is excluded in the computation of its maturity.

The holder of a bill must not enter into any arrangement or composition short of full payment at maturity, with any party to the bill, without the consent of all the other parties, whom he will otherwise release from their liabilities.

#### *Form of a Protest.*

On this day, seventh of May, one thousand eight hundred and forty-eight, at the request of Mr. Isaac Short, of this city, merchant, bearer of the first bill of exchange, whereof a true copy is on the other side written, I, Edward Rumble, of London, Notary Public, by royal authority duly admitted and sworn, exhibited

the said first bill of exchange to a clerk in the counting house of Messrs. James and George Bull, of Broad street, on whom the same is drawn, and demanded acceptance thereof, (*when due the expression will be—"payment thereof,"—instead of—"acceptance thereof;"*) to which he answered that the said bill would not be accepted—(or "not paid" if protested *for non-payment*).

Wherefore I, the said Notary, at the request of the aforesaid, have protested, and by these presents do solemnly protest, as well against the drawers (*and indorsers when any*) of the said first bill of exchange, as all others whom it may concern, for exchange, re-exchange, and all other costs, damages, charges and interests, suffered and to be suffered, for want of acceptance (*when due—"for want of payment"*) of the said bill.

Thus done and protested in London, in the presence of John Faithful and George Holdfast, witnesses.

*In fidem,*

Protest N. A.  
19s.

EDW. RUMBLE, Not. Pub.

*Form of an Act of Honor.*

*"Added to a Protest."*

Afterwards, on the day and year aforesaid, before me, the said Notary, appeared Messrs. John Goodwill & Co., of London, merchants, who declared they would accept the said bill—(*when protested for non-payment, then "pay the said bill"*)—for honor and account of Mr. George Hope, the first indorser of the said bill—holding, nevertheless, the said indorser, the drawers, (*and if for payment, the bill having been previously accepted, then also "the acceptors"*)—and all others whom it may concern, in and by the said bill, responsible, and always obliged to them, the said appearers, for their reimbursement.

In testimonium veritatis,

EDW. RUMBLE, Not. Pub.

## OF BILLS OF LADING.

Bills of Lading are written documents or papers, signed by masters of vessels, acknowledging the receipt of goods on board of the vessels under their command, and promising to deliver them at a certain place, and to a party therein mentioned, for a consideration, called *freight*, agreed upon, and therein stated.

The forms of bills of lading are different, but very much to the same effect.

1st. *Form of a Bill of Lading.*

Shipped by the Grace of God, in good order and well conditioned, by James Simpson, in and upon the good ship called the Nova Friburgo, whereof is master, under God, for the present voyage, Charles Gay, and now riding at anchor in the river Thames, and by God's grace bound for Pernambuco, to say

F S  $\frac{1}{8}$  Fifty Barrels of Flour

being marked and numbered as in the margin, and are to be delivered in the like good order and well conditioned, at the afore-said port of Pernambuco (the act of God, the queen's enemies, fire, and all and every other accident of the seas, rivers, and navigation of whatever nature and kind soever excepted) unto Messrs. J. G. Costa & Co., or to their assigns, he or they paying freight for the same, one hard Spanish dollar per barrel, with primage and average accustomed. In witness whereof the master or purser of the said ship, hath affirmed to 4 bills of lading, all of this tenor and date, one of which said bills being accomplished, the others to stand void. And so God send the said ship to her desired port in safety. Amen. Dated in London the 4th of May, 1848.

CHARLES GAY.

Weight and Contents unknown.

Bills of lading are composed of the following constituent parts:

1. The *name of the shippers* from whom the goods are received, and *where*.

The *name and description of the vessel*, and sometimes also of the national flag under which she sails.

The *name of the master*.

4. The *name of the place* where the vessel is lying and of that to which the vessel is bound.

5. The *description of the goods* shipped, and when in packages, the kind of packages, as also their *marks* and *numbers*.

6. The name of the *consignee* of the goods, that is, of the party, to whom they are to be delivered.

7. The *rate of freight* to be paid for the goods on a right and true delivery.

8. The *number of bills of lading* constituting the *set* which the master has signed; of which one should be sent by the first post, or conveyance after signing, to the party to whom the goods are consigned; a second being sent to him by the vessel; a third is to be kept by the shipper, and a fourth will be retained by the master of the vessel.

9. The *date* and *place*, when and where the bills of lading are signed.

10. The *signature* of the master of the vessel.

11. Generally a clause declaring the "*weights and contents unknown*."

These several parts are filled into the blanks of a printed form, which contains also various declarations and conditions; such as, that the goods were shipped in good order and well conditioned—that the master undertakes to deliver the goods in like good order, &c., except as may arise from the dangers of the sea, fire, &c.

Below is subjoined the form of a bill of lading, in which the parts printed in said printed form, are in common type, and the parts to be filled in, are printed in *italics*; to the latter is prefixed also the number corresponding to the constituent parts above particularized.

#### 2d. Form of a Bill of Lading.

Shipped in good order and well conditioned, by <sup>1</sup>*James Grigg & Co.*, in and upon the good ship <sup>2</sup>*Charles*, master, <sup>3</sup>*John King*, now lying in this port of <sup>4</sup>*Rio de Janeiro*, and bound for <sup>4</sup>*London*,

<sup>5</sup>*R. C. W.*

<sup>5</sup>*One hundred Bags of Coffee.*

being marked and numbered as in the margin and to be delivered in the like good order and condition at the said port of *London*, all and every danger of the seas and of navigation of what nature or kind soever excepted, unto *Messrs. G. & W. Tradewell* or *their* assigns, they paying freight for the same, *thirty-five shillings per ton net weight at the queen's beam*, with primage and average accustomed. In witness whereof the master of the said ship hath signed *four* bills of lading, all of the same tenor and date, one of which being accomplished the others to stand void.  
*Rio de Janeiro, 6th April, 1848.* *John King.*

<sup>11</sup> *Weight and Contents unknown.*

Bills of lading are not generally signed by the master immediately on the shipment of the goods; the usual practice is for him, the mate, or other officer of the vessel, to give a common receipt for the goods put on board, (especially when the whole of a parcel is not shipped at the same time,) and such receipts are given up, or destroyed, upon the corresponding bills of lading being signed and delivered.

Bills of lading may be indorsed or transferred to other parties, and are sometimes even made out to order, as in bills of exchange; but this is seldom done, except when pledged as a security for monies advanced, or otherwise; or when delivered to an agent to withdraw goods from the custom-house, or other place of deposit.

## OF CHARTER-PARTIES.

A Charter-Party is a contract, or agreement in writing, between the owner or master of a vessel (sometimes by a broker, or other authorised agent representing them) and the affreighter, or party that hires her; by which the former lets his vessel, or a part thereof, upon certain terms and conditions therein specified, for the conveyance of the goods of such affreighter, to some particular place or places therein mentioned, and is in many respects similar to a bill of lading, but of a more extensive nature.

Besides the heads particularised when treating of a bill of lading, a charter-party generally contains the following specifications:

1. The *size* or *burthen* of the vessel, called also her *tonnage*.
2. A covenant that the vessel be *seaworthy*, and in every respect fit, and duly provided, to perform the voyage, or voyages, agreed upon.
3. The *time* to be occupied by the affreighter, or his agents in loading and discharging; and when a double voyage, called sometimes—"out and home," reloading and redischarging the vessel; and generally the time she may be detained, which are called "lay-days."—These are either *running-days*, or *working-days*, as may be agreed upon; the former including Sundays and holidays, the latter excluding them.
4. A stipulation for the payment of a certain sum, for any time that a vessel's detention may exceed the number of lay-days agreed upon, and which detention is called "*demurrage*."

The great variety of circumstances under which different voyages are made, produces a corresponding diversity in the tenor of charter-parties; but generally printed forms are used, in which the conditions of constant, or at least most frequent occurrence, are specified, and in which sufficient blank space is left, to insert the several other particulars, and conditions agreed upon.

In the subjoined form of a charter-party, the parts usually printed, are in common type, and the other particulars and conditions are in *italics*.

*Form of a Charter-Party.*

CHARTER-PARTY.

Rio de Janeiro, 3rd April, 1848.

It is this day mutually agreed between *Johan Hanssen, Master* of the good ship or vessel called the *Henriette*, of the measurement of *Two hundred Tons*, or thereabouts, now at anchor in the port of *Rio de Janeiro*, and *Messrs. Cairns, Cox & Co. of this city, merchants*:

That the said ship being tight, staunch and strong, and every way fitted for the voyage, shall, with all convenient speed, *receive in this port a full and complete cargo of coffee, or any other lawful merchandise*

not exceeding what she can reasonably stow and carry, over and above her tackle, apparel, provisions, and furniture; and, being so loaded, shall proceed therewith to *Falmouth, or Cowes, for orders and thence either to Havre, Hamburg, an intermediate port, London, or Trieste, or from this direct to any one of these ports*, or, so near thereunto as she may safely get, and deliver the same on being paid Freight, *as follows, viz: If to Falmouth or Cowes for Orders, and thence to Havre, Hamburg, an intermediate port, or London, at the rate of Two pounds ten shillings sterling, per British ton net weight, delivered; with Five per cent. primage. If ordered from Falmouth or Cowes to Trieste, at the rate of Three pounds five shillings per ton, with Five per cent. primage. If the vessel proceed from this direct to Trieste, freight to be at the rate of Three pounds sterling per Ton, with Five per cent. primage. And if any other merchandise be shipped, freight to be in proportion to these rates. The vessel to be consigned to the charterers' agents at the port of discharge, (the act of God, enemies, fire, and all and every other dangers and accidents of the seas, rivers, and navigation, of whatever nature and kind soever, during the said voyage, always excepted.)*

The Freight to be paid on unloading, and right delivery of the cargo, *at the port of discharge as customary.*

*Thirty running days are to be allowed the said charterers (if the ship be not sooner dispatched) for loading the ship at this port, and discharging at the port of delivery. The vessel to re-*

*main* at Falmouth, or Cowes, for Orders (should she proceed there) till return of post from London, or exceeding that time, such excess to be deducted from the laying days. And any days of Demurrage, exceeding such laying days, *to be paid at Five pounds sterling per day.*

Penalty for non-performance of this Agreement, Five Hundred Pounds Sterling.

Witnesses:

George Crabfoot,  
Timothy Seeall.

JOHAN HANSEN,  
CAIRNS, COX & Co.

~~~~~  
The affreighter may either load her with his own goods, or those of others, wholly or in part, and also (unless there be a clause in the charter-party to prevent it) he may wholly under-let the vessel to another.

A Charter-Party is an insurable interest or property.

OF INVOICES.

An Invoice is an account of goods sent by a merchant or others, to a correspondent at home or abroad.

Bills of Parcels are accounts which merchants and dealers give, of goods sold to wholesale dealers, and by these to shopkeepers; they are sometimes, but incorrectly, also called invoices.

To an Invoice belong the following two principal parts, namely

1. The *Heading*, in which are expressed,

a. The number of packages—(if packed, otherwise only the quantity)—and description of the goods;—as “500 Bags of Coffee”—or, “2672 bars of Iron.”

b. The name of the vessel, (and sometimes what kind of vessel, as brig, ship, schooner, &c., and of what nation, as American, British, &c.) and of the master; as “Carolina,” “George Seaman.”

c. The place where the vessel is bound to; as “Amsterdam.”

d. The party to whom the goods are consigned, and for whose account they are; as “to order, and for account of Mr. Wm. Short of that place”—or,

“to order of Mr. P. Hauman of that place, for account of Messrs. Hasenclever & Co. of Remscheid.”

2. The *Body* of the Invoice, wherein the following particulars generally appear;

a. The Marks and Numbers of the packages written in the margin, thus Δ 1 a 100 or $\text{I} \frac{1}{4}$.

b. The Quantity and description of the goods as previously stated in the heading.

c. The Weights or Measures of the goods; as

36450 gross
1050 tare
<hr style="width: 100px; margin: 0;"/>
lbs. 35400 net.

or,
qr. lbs.
37. 3. 7.

or,
5640 gallons, or yards, &c. &c.

N. B. *Gross* weight is the whole weight of the packages together with whatever is contained therein.

Tare is an allowance, or abatement of a certain weight, or quantity, from the weight or quantity of a commodity sold in a cask, case, bag, &c. which the seller makes to the buyer on account of the weight of the package in which the merchandise is contained. Sometimes the real tare or weight of the package is allowed, and sometimes a certain rate per cent.

Draft, is a further allowance sometimes made for waste, as in drawing samples, &c., dust and the like.

Tret, is a similar allowance as draft, and is so called when the allowance is 4 lbs. in every 104 lbs.

Net-weight, *Neat-weight*, or *Pay-weight* or measure, is the quantity that remains and to be paid upon, after all the usual allowances are deducted.

d. The Price per cwt., pound, yard, gallon, &c. &c.

e. The Amount of the weight or measure, calculated at such price.

f. The Charges, for packages, duties, expenses of shipment, brokerage, freight (when paid by the shippers) other small charges, as postages, &c. and Commission, which latter item, is generally calculated on the cost *and* charges.

g. The Initials, S. E. & O. signifying save errors and omissions, or E. E. meaning errors excepted.

h. The Date.

i. The Signature.

In the subjoined forms of Invoices, these several parts will be found to be indicated by the letters prefixed to the above definitions.

1. *Forms of Invoices.*

Invoice of *a.* 250 packages British manufactured goods, shipped per *b.* William, captain John Robe, from Liverpool, and consigned for sale and returns, for our account, to *d.* Messrs. Samuel King & Co. in *c.* Rio de Janeiro.

2.		
<i>a.</i> H. T.	<i>b.</i> 60 cases 30 in. white shirting calicoes, 28 yds. ea.—50 ps. in each case, or <i>c.</i> 3000 ps. a d. 10s, p. p. e. £1500 0 0 <i>f.</i> Cases, 21 0 0	
$\frac{6}{13} \frac{1}{8}$	70 bales 30 in. grey domestics, or un- bleached calicoes, 28½ yards ea.—100 ps. in ea. bale, or 7000 ps. a 9s. 6d. p. p. 3325 0 0 Baling, 17 10 0	£1521 0 0
$\frac{1}{1} \frac{1}{1} \frac{1}{1}$	55 cases $\frac{3}{4}$ printed calicoes, 3 and 4 col. ma- chine work, 60 ps. in ea. case, say 3300 ps. at 13s. 9d. p. p. 2268 15 0 Cases, 27 10 0	3342 10 0
$\frac{1}{1} \frac{1}{1} \frac{1}{1}$	65 bales 9-8 ditto, single col. plates, fast madder colors, ea. 50 ps.—3250 ps. at at 12s. p. p. 1960 0 0 Baling, 16 5 0	2296 5 0
		1966 5 0
		£9126 0 0
<i>f.</i> CHARGES.		
	Custom-house entry, shipping, &c. per Lyne & Co., at Liverpool..... £31 5 0	
	Canal carriage to Liverpool..... 15 12 6	
	Freight and primage..... 116 7 0	
	Insurance on £9500 at 20s. p. c. £95 0 0	
	Policy, 2s. 6d. p. c. 11 17 6	
	106 17 6	
		270 2 0
		£9396 2 0
	Commission, 5 per ct. 469 16 1	
		£9865 18 1
<i>g.</i> E. E. <i>A.</i> MANCHESTER, 7th March, 1848. <i>i.</i> HART JONES & CO.		

OF ACCOUNTS OF SALE,
or,
ACCOUNT SALES.

Account Sales are accounts given by a Commission Merchant, or a broker, to a principal, for merchandise consigned or delivered for sale.

To an account sale belong the following parts:

1. The *Heading*, in which is expressed,
 - a. The Number of packages, if the goods be packed; or when in bulk, the quantity, and the description.
 - b. The name of the vessel and of her commander, by which the goods were received, the place whence, and from whom, and the name of the party for whose account sold.
2. The *Body*, wherein the following particulars are stated:
 - a. The Marks and Numbers in the margin, as in an invoice.
 - b. The Quantity, &c. of the goods, as in an invoice.
 - c. The Terms upon which, and the name of the party to whom sold.

N. B. When sold for cash, or if the consignee guarantee the sale when sold on credit, the name of the buyer is not always mentioned; but it is better that it should be, as calculated to prevent suspicion of unfairness, or, as facilitating enquiry in case of suspicion.

d. Under the item Charges, must be included a charge for guaranteeing the debt, called *Deleredere*, or guarantee commission, when the consignee makes himself responsible for the prompt payment of the debt.

The remaining parts of an Account Sale are similar to those which belong to an invoice.

The Commissions in an account sale are charged on the *gross* amount, that is, on the amount of the sale before the charges are deducted.

Forms of Account Sales.

1.

Account Sales of a. 7647 bars of Swedish iron, received by the b. Carl, captain Fitz, from b. Messrs. Oxenstierna & Co. in b. Stockholm, and sold for account of b. Mr. James Short in Gottenburg.

2.	
a. B.	b. 7647 Bars of Swedish iron, sold to Senhores c. Pinto Sarmento & Co. payable at six months from the 10th instant, qt. a. lb. Weighing 1200. 3. 17. @ 5,800 p. qtl.
	d. CHARGES.
	qt. a. lb. Valuation on 1200. 3. 17. @ 5,600 = Rs. 6722,800 Import duty, &c., thereon, @ 20 p. c. Rs. 1344,560 Warehousing, weighing, and delivering 47,320 Carriage from the wharf 13,600 Warehouse rent and wharfage, 1 p. c. 69,660 Guarantee commission, 2½ p. c. 174,125 Commission for sale, 5 p. c. 348,255
	Rs. 6965,120
	1997,510
	Net proceeds due, 10th October, E. E. Rs. 4967,610
	RIO DE JANEIRO, 10th April, 1848. COSTA & BLOOM.

Account Sales of *a.* 761 bags of cut Brazilian copper coin, received by the *b.* Prince Regent, captain Joseph Hume, from *b.* Rio de Janeiro, and sold for account of *b.* Mr. John Gay of that city.

2.	
a. G. 1 1/4 T	b. 761 Bags Brazilian cut copper coin, repacked into 525 bags, and weighing, cwt. qr. lb. Gross 544 5 18 Tare 5 1 5 Draft 2 9/10 10 3 5 Loss on rew. 8 16 0 18
	Net Wt. 528 3 0 = 59220 lbs. @ 9d 1/2 Discount 2 1/2 p. c.
	d. CHARGES.
	Freight on 1888 Arr's. @ 60 s. p. ton £80 18 11 Primage 5 p. c. & Pierage 7s. 11d. 4 8 11
	£85 7 10 Import rate 5s. p. ton, London docks 6 16 3 Lifting and clearing loose copper 3 11 0 490 new bags @ 5d. Filling, &c. @ 3d. 16 6 8 Weighing @ 1d p. cwt. 2 5 5 Bonding entry 5 0 Insurance and policy on £2000 @ 1½ p. c. 30 0 0 Commission (brokerage included) 2 p. c. 47 10 0
	192 2 2
	Net proceeds due this day £2123 9 9
	S. E. & O. LONDON, 30th March, 1848. JAMES CHARGEWELL & CO.

OF ACCOUNTS CURRENT.

An Account Current generally contains, all the transactions of a merchant, or man of business, with his correspondents during a given time, usually during a period of six or twelve months. Accounts Current are, however, sometimes restricted to a specific transaction, as the purchase or sale of a cargo, &c.

In most mercantile establishments the Account Current book is posted, or written up weekly (sometimes even daily) or monthly, from the cash-book, bill-book, invoice and other auxiliary books, in order to be ready at any moment that it may be necessary to send off an account current.

The account current book being generally written up by a different clerk from the book-keeper, it serves as a good check upon the correctness of various accounts in the Journal and Ledger, and these again upon the correctness of the account current book.

In Accounts Current where interest is charged and allowed, this forms an important item in such account, and demands particular consideration.

The modes of calculating such interest differ. The most usual formerly was, to calculate the interest on each item of account, from the day of payment, or receipt, to the date to which the account was brought up, and in places where tables of interest are calculated and published, it is perhaps as good as that which is now about to be noticed. In many places, however, there are no such tables, and then it is convenient to find the interest for the required number of days by what is termed *fixed divisors*, which shall be presently explained. But as the object in an Account Current, is not to find the interest on each specific sum, but the balance of interest due to or from either party, it will suffice to place in a column of the account appropriated for that purpose, both on the debit and credit side of the account current, the products of each item in the account, multiplied by the number of days, and then divide the difference or balance between the totals of such columns, by the fixed divisor, and the quotient will show the balance of interest in the account; thus, if the total of

the products in the debit column be \$ 123,406, and in the credit column \$9,2045 56 cts. the difference being \$31,360 44 cts., and, (assuming the rate of interest to be 5 p. c.) such difference being divided by the fixed divisor 7200, there will be a quotient of \$ 4 36 cts., which is the balance of interest to be carried to the debit of the party to whom the account current has to be sent.

It will however often happen, that items on either, or both sides of an account current, become due only after the date to which it is brought up, and, therefore, cannot have incurred interest; but as the account current is to be balanced by a sum (including such amounts not due) which by being carried to a new account, will thenceforward bear interest, it is necessary to provide against either party being prejudiced, by any part of such balance being charged with interest to which it is not liable, and which can be done in the following way, namely: by crediting the party for the interest that he would be otherwise too much debited, in the subsequent account current; and on the other hand debiting him for the interest he would otherwise be too much credited; this is effected by multiplying the items of account in question, by the difference of days, between the date when the account current is closed, and the day when they become due, placing the result in the column of products, but in ink of a different color; add up then the amounts in different colored ink on the debit and credit sides, and carry in *black* ink the difference between them, into the column of products on the side of the less amount; the difference between the totals of the two columns of products in black ink, divided by the fixed divisor (according to whatever the rate of interest may be) will give the balance of interest on the whole account current.

In establishments of extensive business, it is, however, often convenient, to prepare accounts current by anticipation, ready for any period when they may be called for; this is effected by calculating the interest from the date of the previous account current, to the day of each item falling due; instead of from the latter date to that of the account current being closed, and carrying the amount of the balance of items of account current, multiplied by the number of days, between the date of the previous

account current, and that of closing the new one, to the column of products for interest, either on the debit or credit side, as the balance of account may be.

Before proceeding to give the particulars of the constituent parts of an account current and its form, it may be well to offer some remarks on the nature and use of *fixed divisors*.

The year for calculation of interest, is taken in most places at 360 days, and thus if the interest for a given number of days were required, for instance 75 days, at 5 per cent. per annum on 500 dollars, the operation in the usual way would be performed as follows:

$$\begin{array}{r} 500 \times 5 \\ \hline 100 \end{array} = 25$$

and

$$\begin{array}{r} 25 \times 75 \\ \hline 360 \end{array} = 5.21 \text{ interest for 75 days,}$$

but it can be equally and more shortly performed thus:

$$\begin{array}{r} 500 \times 75 \\ \hline 7200 \end{array} = 5.21$$

whence this rule: that when the rate of interest be 5 p. c. multiply the principal sum by the number of days, and divide the product by the fixed divisor 7200; the quotient will be the amount of interest sought.

It being clear that

$$\begin{array}{r} 500 \times 5 \times 75 \\ \hline 100 \times 360 \end{array} = 5.20\frac{5}{8} \text{ or } \frac{5}{8} \text{ or } 5.21 \text{ nearly,}$$

will leave the same result as

$$\begin{array}{r} 500 \times 75 \\ \hline 7200 \end{array} = 5.20\frac{5}{8} \text{ or } \frac{5}{8}$$

as $100 \times 360 \div 5$ (the factors omitted in the second operation) being 7200.

A fixed divisor for a rate more or less than 5 p. c. may be found by the following rule:

As the given rate of interest, is to 5 p. c. so is the fixed divisor 7200, to the required fixed divisor. Thus for 4 p. c.

As 4 : 5 :: 7200 : 9000 fixed div. for 4 p. c.

or,

Divide 36000 ($=100 \times 360$) by the rate of interest: thus $36000 \div 4 = 9000$, fixed divisor for 4 p. c.

or, for $4\frac{1}{2}$ p. c.

$$\begin{array}{r} 36000 \quad 36000 \times 4 \quad 144000 \\ \hline 4\frac{1}{2} \quad 4\frac{1}{2} \times 4 \quad 19 \end{array} = 7579 \text{ fixed divisor at } 4\frac{1}{2} \text{ p. c.}$$

When the rate per cent. given is so much per month, the rule will be thus:

Multiply the rate given by 12, which will give the rate per annum, which divide into 36000, as before.

Example : Required the fixed divisor at $\frac{2}{3}$ per cent. per month ? $\frac{2}{3} \times 12 = 8 = 4\frac{1}{2}$ and $36000 \div 4\frac{1}{2} = 8000$ fixed divisor at $\frac{2}{3}$ p. c. per month.

The form of an Account Current consists of the following parts :

1. The *Heading*, which should be written the whole width of the paper on which the account is to be made out; more or less as follows :

Drs. MESSRS. B. & Co. IN LONDON, IN ACCOUNT CURRENT WITH S. & S. OF NEW YORK.

or,

Drs. MR. J. L. IN HAMBURG IN ACCOUNT CURRENT WITH G. C. & Co. OF PHILADELPHIA, *with interest charged and allowed, at the rate of $4\frac{1}{2}$ per cent. per annum.*

Under which heading a double line should be drawn the whole width of the paper.

2. The *Body*, which should be divided into two equal parts, by a perpendicular double line; one part being for the debit side (Dr.) and the other for the credit side (Cr.) of the account.

Each of these sides, or halves, should be again divided into six columns of widths suitable to the items to be entered into them, viz :

- a.* The year, month and day of the book entry of each item of the account.
 - b.* The amount of each item.
 - c.* The specification of the nature of each item.
 - d.* The date, when each item falls due.
 - e.* The number of days between the date of the item falling due, and the date when the account current is closed.
 - f.* The products of the items of account multiplied by such days for interest.
 - g.* The totals of each column balanced off.
 - h.* The balance of account brought down, to be carried to new account, from the date of the one then closed; unless such account be previously balanced by payment, draft, or otherwise.
3. The Date and Signature with the declaration *E. E.* or, *S. E. & O.*, as with Invoices and Account Sales.

Forms of Accounts Current.

1.

Drs. Messrs. Fox & King in London, in Account Current, with John & Charles Fry in New York, Crs.
with interest charged and allowed, at 6 per cent. per annum.

a.	b.	c.	d.	e.	2.	f.	g.	h.	i.
1847.	Dol. cts.		1847.	D's.					
April 20	5000 00	th. dft. order Sun & Co	1 July	1847.	April 20	10,000 00	th. rem. on Hare & Fry	12 July	1,720,000 00
May 15	8800 00	Goods p. Cicero	15 Aug.	1847.	May 10	2,000 00	our dft. order Geo. Cree	30 Sept. 92	184,000 00
May 31	6500 00	Flour p. Star	1 Sept.	1848.	May 15	1,000 00	goods p. Triton	20 Jan. 20	*20,000 00
June 16	2000 00	th. dft. order Rigg & Co	15 Jan. 1848.				Difice. of prod. in blue	.....	10,000 00
	167 82	Bal. of interests, say					Balance of products	.....	1,006,900 00
		1,006,900 00 ÷ 6000					Balance to br. of acct.	.....	2,920,900 00
	\$22,467 82					\$22,467 82			
1848.									
Jan. 1	\$947 82	To balance of 1847.							

S. E. & O.

Balance in our favor, nine thousand four hundred and
sixty-seven dollars, and eighty-two cents.

New York, 31 Dec, 1847.

JOHN & CHARLES FRY.

NEW METHOD.

a.	b.	c.	d.	e.	2.	f.	g.	h.	i.
1847.	Dol. cts.		1847.	D's.					
April 20	5000 00	th. dft. order Sun & Co	1 July	1847.	April 20	10,000 00	th. rem. on Hare & Fry	12 July	130,000 00
May 15	8800 00	Goods p. Cicero	15 Aug. 46	1847.	May 20	2,000 00	our dft. order Geo. Cree	30 Sept. 92	184,000 00
May 31	6500 00	Flour p. Star	1 Sept. 63	1848.	May 15	1,000 00	goods p. Triton	20 Jan. 204	204,000 00
June 15	2000 00	th. dft. order Rigg & Co	15 Jan. 1848.				Preparatory bal. of capi-	31 Dec. 184	1,711,200 00
	\$223 00						tals 9300,00		
		Balance of Products					Balance in our favor		
	167 82	Balance of interests							
	\$22467 82					\$22,467 82			
1848.									
Jan. 1	\$947 82	To balance of 1847.							

OF INSURANCE; ACCOUNTS OF INSURANCE; POLICIES OF INSURANCE; AND AVERAGES.

The principle of Insurance, or Assurance, consists in paying a small sum, which is called *Premium*, to avoid the risk of an eventual loss, and the amount of which premium, or rate of insurance, is proportioned to the degree of probability of the loss assured against, taking place.

The party which makes the insurance, is called the *Insured*, or *Assured*; the party which receives the premium, and thereby becomes responsible for the loss, is called the *Insurer*, or *Underwriter*.

The instrument, or contract, signed by the said parties, is termed a *Policy of Insurance*.

Insurances generally may be classified under the three following heads:

Fire Insurance, or insurances effected to protect against loss and damage by fire.

Life Insurance, to ensure the payment of a sum of money, on the death of a person named in the policy of assurance.

Maritime or *Marine Insurance*, or insurances effected, to provide against loss or damage, arising from accidents of and on the sea and in rivers.

Insurances are effected, either with individual underwriters, or with companies associated for such purposes.

As many parts of a policy of insurance are of constant occurrence, it is usual to have printed forms in which such parts are printed, and wherein sufficient blank space is left for inserting the particulars of each specific contract. Such particulars are indicated in the subjoined form, by being printed in *italics*.

Form of a Policy of Insurance, as used at Lloyd's in London.

(STAMP.)—IN THE NAME OF GOD, Amen. *James Cox & Co.* as well in *their* own names, as for and in the name and names of all and every other person or persons to whom the same doth, may, or shall appertain, in part or in all, *do* make assurance, and

cause *themselves* and *them* and *every of them*, to be insured, lost or not lost, at and from *Liverpool* to *Boston*, upon any kind of goods and merchandises, to be declared and valued hereafter, including ten per cent. imaginary profits, the sum of

Three Thousand Pounds sterling,

and to be shipped on board the good ship or vessel called the *President*, whereof is master, under God, for this present voyage, *James Kent*, or whoever else shall go for master in the said ship, or by whatsoever other name or names the said ship, or the master thereof, is or shall be named or called; beginning the adventure upon the said goods and merchandises, from the loading thereof on board of the said ship, and so shall continue on the said goods and merchandises until the same be safely landed in the port of *Boston*. And it shall be lawful for the said ship, &c. in this voyage, to proceed and sail to, and touch and stay at any ports or places whatsoever, without prejudice to this insurance. Touching the adventures and perils which we the assurers are contented to bear, and do take upon us in this voyage: they are of the seas, men-of-war, fire, enemies, pirates, rovers, thieves, jettisons, letters of mart and counter-mart, surprisals, takings at sea, arrests, restraints, and detainments of all kings, princes and people, of what nation, condition or quality soever, barratry of the master and mariners, and of all other perils, losses, and misfortunes, that have or shall come to the hurt, detriment or damage of the said goods and merchandises, or any part thereof; offences against the revenue of the United Kingdom of Great Britain and Ireland excepted. And, in case of any loss or misfortune, it shall be lawful for the assured, their factors, servants and assignees, to sue, labour, and travail for, in, and about the defence, safeguard, and recovery of the said goods and merchandises, or any part thereof, without prejudice to this insurance; to the charges whereof, we the assurers will contribute, each according to the rate of quantity of his sum herein assured. And it is agreed by us, the insurers, that this writing, or policy of Assurance, shall be of as much force and effect, as the surest writing or policy of Assurance heretofore made in Lombard street, or in the Royal Exchange, or elsewhere in London. And so we the Assurers are

contented, and do hereby promise and bind ourselves, each one for his own part, our heirs, executors, and goods, to the assured, their executors, administrators, and assigns, for the true performance of the premises, confessing ourselves paid for the consideration due unto us for this assurance by the assured, at and after the rate of *Two Guineas* per cent.

IN WITNESS whereof, we, the assurers, have subscribed our names and sums assured in London, *3rd May*, 1848.

N. B.—Corn, fish, salt, flour, fruit, and seeds, are warranted free from average, unless general, or the ship be stranded. Sugar, tobacco, hemp, flax, hides and skins, are warranted free from average under five pounds per cent.; and all other goods, as also the ship and freight, are warranted free from average under three pounds per cent., unless general, or the ship be stranded.

£500, *Five Hundred pounds*, *Henry Thompson*, *3d May*, 1848.

£500, *Five Hundred pounds*, *Allan Thompson*, *3 May*, 1848.

£1000, *One Thousand pounds*, *John Whitmore*, *4 May*, 1848.

£1000, *One Thousand pounds*, *Felix Wm. Vigne*, *4 May*, 1848.

Policies of Insurance are either open or valued.

An *open* policy is when the value of the goods or ship is not at once declared, as in the foregoing policy, which is therefore an open policy, and contains the clause "*to be declared and valued hereafter*."

A *valued* policy, is when the value of the goods or ship insured is at once valued thus:

"Three thousand pounds as follows :

£800, say Eight hundred pounds on the said ship, her tackle, stores, &c.

and £2200, say Two thousand two hundred pounds on F. C. $\frac{1}{2}$ twenty-two bales of woollen cloths, each valued at £100.

No time is prescribed by law, in Great Britain, for making the valuation on an open policy ; but it is proper to make it, as soon as it can be conveniently done.

Form of a Declaration and Valuation subsequently made on an open Policy of Insurance.

The interest insured by the within policy of Insurance, is hereby declared and agreed to be as follows :

On F D $\frac{1}{4}$ —7 bales of Cassimeres, ea. at £70=£490	
Δ $\frac{1}{8}$ —10 cases Muslins, “ “ 65= 650	
L $\frac{2}{3}$ —20 bales Leather, “ “ 50= 1000	
G $\frac{3}{4}$ —10 cases printed Calicoes, “ “ 86= 860	
	<hr/>

London, 25th May, 1848.

£3000

JAMES COX & Co.

H. T.

A. T.

J. W.

F. Wm. V.

N. B. It is usual for the underwriters to affix only their initials to such valuations.

AVERAGE, in its general signification means the damage that merchandise, or a vessel experiences during a voyage.

Averages are of three kinds, namely :

General Averages.

Partial or Particular Averages.

Small Averages.

General averages are those which arise from expenses incurred, or loss sustained by a part, for the common good and security of the whole ; for instance, if in stress of weather part of the cargo be thrown overboard (termed a *jettison*) to lighten the vessel, or a mast be *cut away*, to prevent her from sinking, and the like ; consequently, such loss will have to be borne by the whole property of ship and cargo, and sometimes freight.

Particular averages, or *partial losses*, are when goods receive damage during the voyage, and consequently become worth less, than if they had arrived in a sound state, the difference between these two values, constitutes the particular average ; or, as regards the vessel—damage received in her hull, loss of anchors, cables, masts, spars, &c. if not *cut away*, in which case, as before stated, the loss constitutes a general average.

Small Averages, are sometimes called, or included in general averages, and refer to the expenses of towing vessels into, or out of port, and some other kinds of small expenses, and which are borne by ship and cargo, generally in the proportion of one-third by the former, and two-thirds by the latter.

Form of a Settlement of Particular Average.

93 Ps. of printed Calicoes, being part of 1000 Ps. contained in 10 Bales B $\frac{1}{8}$, would have sold, as per annexed certificate, at 8,000 rs. p. ps. for	Rs. 744,000
Off charges,	111,600
	<hr/> Rs. 632,400
But being damaged produced, as per annexed account sales, net only	217,200
	<hr/> Loss, Rs. 415,200
	<hr/> á 28d. p. milrea, £48 8 10

Then, if 632,400
at 28d. £72 15 7 sound lose £48 8 10—93 Ps.
valued at 18s. p. p. or £83 14 will lose £54 19 1

or 65.67 p. cent.

N. B. The principle upon which averages are settled differs in various places, and will be best learned by actual local experience.

Form of a General and Particular Average.

Statement of a General and Particular Average per the *Mary Lyon*, Captain Davidson, from Rio de Janeiro to London, with a cargo of Coffee, Sugar, Wood, &c.:—Sailed the 24th Jan., 1840, and on the following day met with strong gales, shipped much water, and at 6 A. M. the ship laboring and taking in much water; upon sounding the pumps found 8 feet water in the hold; set both pumps going; spoke the Pallas, and requested her commander to keep company; on the 26th, finding the ship very

crank, started all the water casks, and returned to Rio de Janeiro; discharged the cargo; held a survey, and afterwards effected the necessary repairs. Sailed again the 7th March, and on the 19th May arrived off Dover; made sail, and on the 23d arrived in the St. Katharine Docks.

Amount.	Disbursements at Rio de Janeiro.	General.	Cargo.	SHIP.		Owners.
				Net.	p c. of.	
Rs. 29,040	The Consul's account:	Rs.	Rs.	Rs.	Rs.	Rs.
	Noting and extending protest and certifying signatures	29,040				
42,000	Officers attending discharge and reloading	21,000				21,000
3,680	Customhouse dispatch	3,680				
6,000	Boat and canoe hire	6,000				
64,000	Lighterage and shippd. addtl. cargo					64,000
182,000	Lighterage, unloading and reloading cargo	110,000				72,000
25,600	Lloyd's agents attending surveys	25,600				
63,360	Two shipmasters' fees as survey's	63,360				
49,200	Barcas for heaving ship down			49,200		
21,000	Laborers preparing to heave down			21,000		
172,920	R. Otten.—Shipwright's bill:					
	Wages of carpenters and caulkers	133,760			133,760	
	Use of floating stages	8,000		8,000		
	Kettle to boil pitch	1,600			1,600	
	Hire of ditto	600			600	
	Sheepskin	640			640	
	Copper nails	12,320			12,320	
	Scraping the ship	16,000			16,000	
		172,900				
456,480	Warehouse rent of cargo.....		456,800			
23,520	Carpenters' labor.....				23,520	
365,430	Js. Thornton.—Ship chandler's bill:					
	Laborers employed in discharging and reloading cargo	84,720	42,360			42,360
	Pitch, tar, oakum, &c.	55,580				
	Cordage	26,700				
	Water	19,000				
	Paint, oil, &c.	15,780			71,360	45,700
		117,060				
	Beef, bread and vegetables	87,280				87,280
	Remainder.....	76,370				76,370
		365,430				
137,280	Capt. Davidson's exp's. on shore					137,280
9,940	C. Forest 32 sheets yellow metal					9,940
82,570	Messrs. M. & G. Hudsons' commission.....	15,520	22,824	3,910	12,990	27,794
754,270	Commission on value of cargo, for trouble attending to the landing, reloading, warehousing of the cargo, and the business generally.....	754,270				
2488,290	Rs.					
		Rs. 1070,362	479,304	82,110	212,790	583,724

Amount.	Disbursements at Rio de Janeiro.	General.	Cargo.	SHIP.		Own's.
				Net.	p. c. off.	
£321 8 0	Exchange at 31d. per milrea	£138 5 1	61 18 2	10 12 1	35 4 9	75 7 11
2 4 0	S. S. Prowse for protest	2 4 0		23 9 10		
	off $\frac{1}{2}$ for new	.....	.....	.....	11 14 11	11 14 11
£323 12 0		140 9 1	61 18 2	34 1 11	23 9 10	87 2 10
	Translations	1 5 0		Under		
	Postages	15 0		3 p. c.		
	Statement	3 3 0				
		£145 12 1				
	Proportions of General Average	.....	96 2 5			
			158 0 7			

To contribute as follows to

General Average:

The Ship, valued at £2500 to pay £45 19 9

Freight, " net, 190 " 3 9 11

Cargo, " £5287

less charges, 62

5225 " 96 2 5

£7915 £145 12 1

or £1 16 9 $\frac{1}{2}$ p. cent.

Lloyd's, 10th July, 1840.

(Signed)

JOHN POWELL.

Form of an Insurance Account.

Account of Insurance effected by order of Messrs. G. & C. Careful, of New York, for account of J. G. Sly, Esq. of Altona, on the Swedish brig "Carlsrona," captain Oscar, bound from New York to Altona, against all risks; ship warranted to sail on or before 10th August next.

On Goods to be declared and valued hereafter.

£ 3000 effected with the Mutual Assurance Co.

2750 ditto at Lloyd's.

£ 5750 at 20s. per cent.	£ 57	10	0
Policy (£ 5800) @ 1s. 3d. $\frac{3}{4}$	3	12	6
	£ 61	2	6
Commission $\frac{1}{4}$ p. ct.	19	3	4
Due 31 Dec.	£ 80	5	10

Names of Underwriters at Lloyd's:

£ 1000 Robert Shedden.

500 Horatio Claggett.

250 Joseph Marryatt.

1000 J. J. Angerstein.

£ 2750

E. E.

London, 20th July, 1848.

G. & J. PREMIUM.

OF MANIFESTS.

A manifest is a document signed by the master of a vessel, containing a true specification of the name, nation and tonnage of the vessel, the place to which she belongs, the name of her commander, where loaded, and whither bound; together with a particular account and description of all the package and merchandise on board, marks and numbers thereof, the goods contained in the several packages, names of shippers and consignees, so far as such particulars are known, or may be presumed to be known to the said master.

Such manifest must be dated and signed by the master, at the place or places where the goods have been taken in.

It is customary to make out two or more copies of the manifest, to be delivered at the custom house at the port of discharge, to the ship's consignee, or others as may be.

Most countries require that the manifests be authenticated by their consuls, resident at the places where the vessel has taken in cargo.

If the vessel have to discharge cargo at more than one port, the master must take care to be provided with the needful documents to prove at the subsequent places of discharge, what part of the cargo had been previously discharged; as also a supplementary manifest of any cargo taken on board, at any place or places, subsequent to the closing of the original manifest.

The master of a vessel must be himself acquainted, or learn from his agents, the custom house and port regulations, especially with regard to manifests, at the place or places to which he proceeds, as an infringement of such regulations will generally subject his vessel to much inconvenience, and often to heavy fines, and other penalties.

Form of a Manifest.

Manifest of the British brig William, captain Wm. Compass, belonging to Hull, 230 tons burthen, and bound from London to Baltimore.

Marks and Nos.	Packages.	Description of Goods.	Shippers.	Consignees.
J. B. 51	50 Cases	2500 ps. cottons 40000 yds.	G. J. Taylor	Fry & Short
G. 24	6 Pipes	Port Wine	Dubois & Co.	C. & D. Glover
I. H. F. 100	100 Casks	300 doz. pale Ale	J. & W. Hibbert	Glazier & Co.
●	1500 Sheets and Bot-toms	Smith's Copper T. cwt. qr. lb. Wt. 10 1 2 9	London Copper Compy.	Rich Fox & Co.

LONDON, 23rd April.
WM. COMPASS, Master of the
British brig William.

OF SHIP'S PAPERS.

It is necessary that a vessel on proceeding to sea, be provided with a certain set of documents, called "*Ship-Papers*." These are of two classes, viz :

1. The papers required by the laws of the country to which the vessel belongs, and which, though differing in some respects, in different countries, are generally the following:
 - a. Certificate of Registry.
 - b. Bill of Health.
 - c. List of the crew, &c., called also "Muster-Roll."
2. Those required by the law of nations, in order to establish their neutral, or non-belligerent character. These are,
 - a. The Passport—Sea-brief—or Sea-letter.
 - b. Proofs of nationality and ownership.
 - c. The muster-roll, called by the French *Rôle d'équipage*.
 - d. Particulars of cargo and voyage : as, Charter-Party—Bills of Lading—Manifest—Ship's custom house clearances at the port of departure and the like.
 - e. The Log-book or Ship's Journal.
 - f. Bill of Health.

Vessels met with at sea, not able to produce satisfactory papers, are deemed to be piratical vessels, and as such are liable to seizure, and treated accordingly.

PART II.
ON
FOREIGN EXCHANGES,
AND
OPERATIONS IN SPECIE AND BULLION.

PART II.

ON FOREIGN EXCHANGES,

AND,

OPERATIONS IN COIN AND BULLION.

Exchange, in arithmetic, signifies the giving of the money of one place or country, in exchange for that of another place or country; and such operations are generally effected by written orders, or instruments, called Bills of Exchange.

To order a sum of money to be paid, by virtue of a Bill of Exchange, is termed *drawing*; and to order a sum of money to be received, by sending a Bill of Exchange to another person is called *remitting*.

When an exchange is to be established between two places, the one gives a certain, or fixed quantity of its money, in exchange for an uncertain, or unfixed quantity of the money of another place, the amount of which uncertain quantity varies according to circumstances; the former is thus said to give the *certain* price, the latter the *uncertain* price: thus, London gives the certain price of one pound sterling to Paris, for an uncertain number of francs and centimes; and again London gives to Lisbon or Rio de Janeiro, an uncertain number of pence sterling, for the certain price of a Milrea, that is of a thousand reas.

The uncertain price is called the *rate*, or *course of exchange* between the two places.

The courses of exchange between different places, are subject to frequent, and sometimes considerable fluctuations or variations. These fluctuations are occasioned principally by the relative quantity of the demand for, and supply of bills; thus if London

have to remit a considerable sum of money to Hamburg, there will necessarily be a proportionate demand for bills upon the latter place ; and those who have to furnish them, that is to draw, or to negotiate (sell) bills upon Hamburg, will be able to do so on favorable terms ; that is, they will agree to pay, or to cause to be paid, a comparatively less quantity of money in Hamburg, for the sterling money they receive in London, than if the demand for bills upon Hamburg, had been less ; so that in such case, the course, or price of exchange, between London and Hamburg will fall, and be evidently *against* London, and, vice versa, in *favor* of Hamburg ; whilst if London have to draw considerably upon Hamburg, or many bills be offering upon the latter place for sale, the contrary will be the case.

The excess of drawing or remitting between two places abstractedly considered (that is without reference to other places) depends generally on the relative state of trade between the two places : thus if London export merchandise to Hamburg to the extent of a million of pounds sterling, and import thence only to the extent of eight hundred thousand pounds sterling, it is obvious, that London in order to be reimbursed for the amount of its exports, must receive two hundred pounds more, either by drawing for it upon Hamburg, or by receiving a remittance from thence, whether in bills of exchange, specie, or bullion ;—either of which operations would affect the course of exchange, in the same manner, in favor of London, and against Hamburg ; thereby occasioning a greater sum of Hamburg money, to be paid, in exchange for a given sum of sterling money. In the case just supposed, the *balance of trade* between London and Hamburg, would be said to be two-hundred thousand pounds in favor of London ; but, as at the same time, the balance of trade with other countries might be against London, in which case the latter would have to pay the amount thereof, so the rate of the course of exchange between London and other countries will depend upon the general balance of trade between England (of which London in exchange operations may be considered as the general agent, as no other place in the United Kingdom exchanges directly with foreign parts) and those countries collectively :—thus, although

London might have to draw upon Hamburg two hundred thousand pounds, yet, if it had to remit to other countries five hundred thousand pounds, the general balance would be against it, in the sum of three hundred thousand pounds.

There are, however, other causes which affect the course of exchange: as, for instance, when one country subsidises, or lends money to another, or has to remit money abroad for the support and pay of its fleets and armies stationed in foreign parts: or, again, if the subjects of one country furnish loans to foreign governments—all of which having to be sent abroad—for, if drawn for from abroad the effect will be the same—must be taken into account, together with the state of the balance of trade, in forming an estimate of the rates of exchange.

Bills are frequently drawn on the same day, at different rates of exchange, inasmuch as the demand for, and supply of bills, may be greater or less at different periods of exchange hours (the period during which exchange business is transacted); or the degree of credit which the drawers, or negotiators enjoy;—for, as the taker of a bill pays at once the amount, which he, or his agent abroad, will receive only at a subsequent period, he, during the interval, runs the risk of such money not being paid, greater or less, according to the degree of solidity of the parties to the bill.

The monies of a country may be either *real*, or *imaginary*.

Real monies are coins of any kind of metal, made current by the authority of the state;—as a guinea, a shilling, a louis d'or, a franc, a dollar, &c.

Imaginary monies are chiefly used in keeping accounts, and in exchange operations: as pounds, shillings and pence, *Flemish*, in Holland and Hamburg, &c. and, until the coinage of sovereigns, the pound sterling.

Agio is the difference in some countries between bank money and current money, as in Hamburg, and, formerly in Amsterdam; and also, in some cases, a premium on monies or bills.

The *par of exchange* between two countries, is the quantity of money, either real or imaginary, of one country, which is equal in value, to a certain quantity of the money of another country.

Par of exchange may be considered as of three kinds : viz. the *intrinsic par*, or, *par of coins* ; the *accidental par* ; and the *commercial par*.

The *intrinsic par*, or, *par of coins*, is ascertained by a comparison of the weight, fineness, and current value of the coins of one country, with those of another country :—this par may be either the gold par, the silver par, or the average par of both gold and silver.

The gold par is determined by a comparison of the gold coins of two countries ; the silver par by that of their silver coins ; the average par by that of both gold and silver coins :—thus, with Portugal formerly, and now with Brazil, where, owing to the quantity of gold received from the gold mines, or rather the gold washings in the latter country, gold was (prior to the introduction of the present greatly depreciated paper currency) more used in making payments than silver, the par is more usually calculated in gold coin ; whilst with Spain formerly, and now with its former colonies in North and South America, owing to the greater abundance of silver, derived from the mines in those countries, the par is usually determined by the silver coins ; while with France, Holland, Germany, and other countries, where gold or silver abound alternately, according to their relative marked prices, it is more usual to take the average par, although, in many tables and calculations with these countries, the silver par is referred to.

If the relative value between gold and silver coins were the same in all countries, which is, however, not the case, then the par established by a comparison of the gold or silver coins, would necessarily be alike. In Great Britain, until the 56 Geo. III, the proportion between silver and gold was as $15\frac{1}{4}$ to 1 ; but the alterations then made, reduced it to about $14\frac{1}{4}$ to 1 ;—in Spain, the proportion is about $15\frac{1}{4}$ to 1 ; in Portugal about $13\frac{1}{4}$ to 1 ; and in the other countries of Europe, from $14\frac{1}{4}$ • 15, to 1. The lowest proportion is, perhaps, at Acheen in Sumatra, viz. $11\frac{1}{4}$ to 1 ; and the highest in Calcutta, viz. $16\frac{1}{4}$ to 1.

The *accidental par* is then, when one or both places, with which the comparison is made, exchange in imaginary monies, on which the agio varies ; or, where a paper currency exists, the value of

which is not determinate; as in Portugal, where it is subject to a greater or less rate of discount; and which variations affect the the par of coins, as relating to operations in exchange.

The *commercial par* is a comparison of the cost of a given quantity of gold or silver coin, in one country, with what it produces in another country, after deducting the charges incident to the transit; as packages, freight, insurance, commissions, and petty charges.

Usances are certain determinate terms for the payment of bills, drawn by one place upon another; thus, a bill drawn in London upon Hamburg at usance, signifies that it will become due one month after it is dated; if at two usances, two months after date; and so on.

Days of grace, are a certain number of days allowed in most commercial places, for the payment of a bill, after it has fallen due; but in many places respectable houses do not avail themselves of such days of grace, although allowed by law.

Exchange operations, are either *direct*, *indirect*, or *proportional*, termed also *arbitrated*.

Direct exchanges are as between two places having an exchange established with each other, without the intervention of another place—as between London and Paris.

Indirect exchanges are as between two places that have not an exchange established with each other, and which, therefore, require the intervention of another place for a medium of exchange, as between London and Bremen; for, although in Bremen there is an exchange established upon London, yet in London there is none established upon Bremen: when, therefore, the former has to draw upon, or to remit to the latter, it can be only done from Bremen direct, or London indirect, through the intervention of a place with which the latter has an exchange established: thus, London may draw upon Hamburg for Bremen account, or may remit a bill upon Hamburg to Bremen, where it can be negotiated.

Proportional, or arbitrated exchanges, shew the result of a comparison of the exchange between two places with each other

direct, and what rate of exchange would be established between those two places, with the intervention of one or more other places; thus, if I know the course of exchange in London upon Lisbon, and also what it is in Paris upon Lisbon, I can calculate what course of exchange I should establish between London and Paris, by buying in London a bill upon Lisbon, and sending it to Paris to be negotiated; by which, supposing I had to remit to Paris, I should ascertain, whether it would be more advantageous for me to remit thither a bill on Paris, or one on Lisbon: in the same manner, if I know the exchange in Lisbon on Paris, and had to draw on Paris, I could determine whether it would be more advantageous to draw upon that place direct, or, to draw upon Lisbon, directing my correspondent there, to draw upon Paris for my account.

ON OPERATIONS IN SPECIE AND BULLION.

Specie is a term used to denote all kinds of coins.

Bullion, is a term when taken in its most general sense, signifying not only gold and silver unwrought or in mass, when in an unalloyed or virgin state, either in ore or dust, but also when mixed, either as coins or otherwise, with any proportion of alloy;—in its particular sense, however, it is more usually applied to the precious metals in ingots, bars, ore or dust, or in other words, uncoined gold or silver in the mass.

Specie, or *Coins*, are pieces of metal, generally, if not always, of gold, silver, or copper, bearing such impressions, and representing such values, as may be determined by the states where they are issued, and to which authority the privilege of coining is exclusively confined—it being in all countries made criminal, by law, for individuals to coin money without it.

Coins have a local or current value, and a commercial, or marketable value, or price.

The local or current value of coins is that which they bear in the places where they legally circulate, originally determined by the authorities which issue them; but sometimes varying from different causes, as the issue of paper money, &c.

The commercial value or market price of coins, is that which they are worth in reference to places where they do not circulate by law. As gold and silver ore, when in a pure state, are too ductile, or soft, to be coined, it is necessary for that purpose to mix them with harder metals: this mixture is termed *alloy*; and the proportion which the precious bear to the inferior metals is termed the degree of fineness or *assay*.

The degrees of fineness are various in different countries, and differ even in the same countries at different periods.

The degree of fineness determined on by the government of a country, is termed the *standard* of that country.

The standard fineness of gold is usually determined by reference to a weight of 24 *carats*, each of which is divided into 4 *grains*; that of silver, in Great Britain, by reference to the pound

troy, divided into 12 ounces, each of which has 20 pennyweights, of 24 grains each. Thus, a pound of pure or virgin gold, is said to contain 24 carats of pure gold; and a pound of pure or virgin silver, 12 ounces of pure silver.

In some countries the governments issue coins at a current value above their intrinsic or standard value; in which case the currency of such country is said to be depreciated; in other countries, they are issued and circulate at only their intrinsic or standard value. The difference between the value at which coins are issued by a state, and their intrinsic value is called *seignorage*, which in some instances, is no more than the mere expense of coining; and in some states even this expense is not levied, but is borne by the state; and in such latter case persons taking metal to the mint to be coined, receive the same value standard, but more or less in weight, according as the metal delivered was better or worse than standard: thus, if they deliver 100 ounces of gold, better than standard 1 carat, they will receive in standard coin 104 oz. 10 dwt. 22 grs.

The commercial or market price of gold or silver in England, and in some other countries, is considered as for the standard degree of fineness; and when metals are finer or coarser than standard, the *price* is not altered, but the *weight* on which payment is made, is either increased or diminished; and such pay weight is found by the following rule of proportion:

As the standard fineness is to the weight of the metal, so is the actual fineness to the pay weight sought.

EXAMPLES. 1. What is the pay weight of 100 ounces of gold, 1 carat better than standard?

<i>car.</i>	<i>oz.</i>	<i>car.</i>	<i>oz.</i>	<i>dwt.</i>	<i>gr.</i>
As 22	: 100 ::	23	: 104.	10.	22 pay weight.

2. What is the pay weight of 120 ounces of silver 10 dwts. worse than standard?

<i>oz.</i>	<i>dwt.</i>	<i>oz.</i>	<i>dwt.</i>	<i>oz.</i>	<i>dwt.</i>	<i>gr.</i>
As 11.	2	: 120 ::	10.	12	: 114.	11. 21½ pay weight.

Exchanges are necessarily very intimately connected with operations in specie and bullion, because the rates of exchange are regulated by the results, of such operations: for persons having to remit to foreign countries will not buy bills, if, by sending spe-

cie or bullion, they are likely to make a more advantageous remittance : the result, however, of such remittances cannot be immediately ascertained when undertaken, as that must depend upon the price, at which such specie or bullion may be sold, and which obviously cannot be ascertained until after their arrival at the place to which they have been remitted ; whilst, when making a remittance in bills of exchange, the rate of exchange, i. e. the result, (save and except the contingency of risk attending the responsibility of the several parties to the bill), is determined at the moment of negotiation, and, so far as that is concerned, not subject to any subsequent fluctuation.

The fluctuations in the prices of bullion, and of specie considered as bullion, or even as coin, and the uncertainty of what they may be, give rise to speculative operations in them. In calculating such operations it is necessary to consider the following points :

a. The local fineness, or assay, and weight, of the specie or bullion at the place where bought, and the relation which these bear to the standard fineness and weights established at the place to which they are sent for sale.

b. When gold dust, or the precious metals in ore, are bought, the loss of weight or off-fall in refining, called in some places breakage.

c. The price paid, and the terms of purchase.

d. The course of exchange current at the time of purchase, between the place where purchased, and that to which it is to be remitted ; direct when without the intervention of other places,—and proportional, or arbitrated, when otherwise.

e. The price at which the specie or bullion is likely to be sold, and on what terms, at the place to which it is remitted.

f. The expenses, as freight, insurance, commissions, &c. attending the purchase, transit, and sale.

The following Table of the relative weights of specie and bullion in various parts of the world will facilitate such calculations, as exhibiting the average results of many actual operations.

804 ounces troy=25 kilogrammes of France.

451 do. =60 marks of Hamburg.

633 ounces troy	=80 marks of Holland.
369 do.	=50 do. of Portugal.
37 do.	=5 do. of Spain.
1000 Spanish Doubloons,	$\left\{ \begin{array}{l} =866\frac{1}{4} \text{ ounces troy.} \\ =27 \text{ kilogrammes of France.} \\ =115 \text{ marks of Hamburg.} \\ =109\frac{1}{4} \text{ do. of Holland.} \\ =117\frac{1}{4} \text{ do. of Portugal.} \\ =117 \text{ do. of Spain.} \end{array} \right.$
or	
1000 Spanish Dollars	
1000 Joanes, or	$\left\{ \begin{array}{l} =460 \text{ ounces troy.} \\ =14\frac{1}{16} \text{ kilogrammes of France.} \\ =61\frac{1}{4} \text{ marks of Hamburg.} \\ =58\frac{1}{4} \text{ do. of Holland.} \\ =62\frac{1}{4} \text{ do. of Portugal.} \\ =62\frac{1}{4} \text{ do. of Spain.} \end{array} \right.$
Meias Dobras of Por-	
tugal, or Brazil,	

12 ounces troy, standard (22 car.)	gold=11 ounces troy fine gold.
40 " "	silver=37 " " silver.
47 " "	gold=44 " ducat gold.

The following particulars in reference to some of the principal markets for operations in Specie and Bullion, will be found useful.

GREAT BRITAIN : The standard degree of fineness for coins as determined by law, is for gold coins, 22 carats of pure gold to 1 carat of fine silver, and 1 carat of fine copper; that for silver coins, 11 ounces 2 pennyweights of pure silver, to 18 pennyweights of pure copper;—so that a pound of standard gold contains only $\frac{1}{12}$, or $\frac{1}{12}$, of a pound of pure gold; and the pound of standard silver only $\frac{1}{12}$, or $\frac{1}{12}$, of a pound of pure silver.—The market price for foreign specie and bullion, is at so much per ounce troy of standard fineness; coins, especially Spanish dollars and Dutch ducats, are sometimes sold as coin, but otherwise melted down into bars, and then assayed, to determine their degree of fineness.

FRANCE : All things are now sold, according to law, by the same kind of weight, of which the *gramme* is considered the unit; and the following are the several denominations and proportions of the subdivisions: viz.

- 1 myriagramme=10 kilogrammes.
 1 kilogramme =10 hectogrammes.
 1 hectogramme=10 decagrammes.
 1 decagramme =10 grammes.

and the gramme is again subdivided into 10 decigrammes, 100 centigrammes or 1000 milligrammes.

100 kilogrammes=267.994 lbs. troy.

100 do. =427.6002 marks of Cologne.

In the present mode of assaying in France, unity, or a whole is considered as divided into decimes, centimes, and millièmes ; or, in 10, 100 or 1000 parts ; viz. 10 decimes, 100 centimes, or 1000 millièmes,—expressed thus, $\frac{1}{10}$, or $\frac{1}{100}$, and $\frac{1}{1000}$; and the degree of fineness of the precious metals, is indicated by the number of such parts of fine metal, which a given weight contains ; thus, if 1 kilogramme contained 9 parts fine or pure metal, and 1 part alloy or dross, the degree of fineness would be expressed thus $\frac{9}{10}$.—Gold and silver in bars are sold at prices fixed for the different degrees, with an *agio* thereon, fluctuating according to the state of the market. The national coins are sold at their current value, also with a variable *agio*.—Foreign coins are sold at a variable price each.

HOLLAND : Gold and silver are weighed in Holland by the mark troy, divided as follows :

- 1 mark =8 ounces.
 1 ounce =20 engels.
 1 engel =4 vierlings.
 1 vierling =2 troisken.
 1 troisken =2 deursken.
 1 deursken=2 as.

80 marks =633 ounces troy, English.

In assaying gold in Holland, the mark fine, or pure gold, is reckoned at 24 carats of 12 grains each ; and in assaying silver, the mark fine, or pure silver is reckoned at 12 pfennings of 24 grains each, and these grains of 24 parts each.—Gold and silver in bars, are sold according to their degrees of fineness, in proportion to a fixed price for the Netherland pound of pure gold or silver, with a fluctuating *agio* thereon.—Coins are sold at a variable price each.

HAMBURG : Gold and silver are sold in Hamburg by the mark of Cologne, divided as follows :

- 1 mark = 8 ounces.
- 1 ounce = 2 loths.
- 1 loth = 4 quents.
- 1 quent = 4 pfennings.
- 1 pfenning = 2 hellers.

60 marks = 451 ounces troy, English.

In assaying, in Hamburg, the mark fine, or pure gold, is reckoned at 24 carats of 12 grains each ; and the mark of fine, or pure silver, at 16 loths of 18 grains each.—Gold and silver in bars are sold at a variable price, according to their degree of fineness, in proportion to the mark of fine or pure metal. Coins are sometimes sold at a variable price each, and sometimes at a variable price per mark fine.

SPAIN : Gold and silver are sold in Spain, by the mark of Castile, divided as follows :

- 1 mark = 8 onças.
- 1 onça = 8 ochavas.
- 1 ochava = 2 adarmes.
- 1 adarme = 3 tornines.

5 marks of Castile = 37 ounces troy, English.

In assaying gold, in Spain, the mark fine, or pure gold, is reckoned at 24 carats of 4 grains each ; and silver, the mark of pure, or fine silver, at 12 dineros of 24 grains each.

PORTUGAL and BRAZIL : In these countries gold and silver are weighed by the marco, which is divided as follows :

- 1 marco = 8 onças.
- 1 onça = 8 outavas.
- 1 outava = 3 escrupulos.
- 100 marcos = 98.124 marks of Cologne.
- 50 do. = 369 ounces troy, English.

The prices at which gold and silver are sold in Portugal and Brazil, are generally at a certain rate per outava, and coins at a certain number of reas each.—In assaying gold, the marco is divided into 24 carats of 4 grains each, and silver into 12 dineiros of 24 grains each.

CONJOINT RULE OF PROPORTION,
OR,
CHAIN RULE.

Although it is not professed in this little work to teach Arithmetic, still as the chain rule is not very generally taught, or at least not sufficiently explained, even in commercial schools, and as a knowledge of it is necessary to perform calculations of arbitrated exchanges, operations in specie and bullion, and calculations of operations also in merchandise, it has been deemed desirable, to offer the following explanations respecting it.

By this rule is performed by one operation, or stating, what would otherwise require two or more operations or statings by the common rule of three; and is therefore seldom used, except when the question to be solved, consists of more than three terms, or including the answer, than four terms.

To form the Stating by the Chain-Rule.

RULE.—Distinguish the several terms contained in the question, into what are called *antecedents* and *consequents*—the antecedents to be placed under each other in one column, and the consequents under each other in another column, with the sign of = between each antecedent, and its corresponding or equivalent consequent.

The word antecedent signifies that which goes before, and the word consequent that which arises therefrom; it follows therefore, that each consequent must bear a relation to, and arise out of its immediate antecedent;—and in stating the question, it must be of equal value with its antecedent.

Let the first place in the column of antecedents be left blank to receive the answer to the question sought, and the first consequent in the column of consequents, that item in the question which is to be the equivalent consequent to such antecedent when found; the second antecedent must be of the same nature and denomination as the first consequent, and opposite thereto in the column of consequents must be placed its equivalent term in the question; each succeeding antecedent must be of the same kind

and denomination as its preceding consequent ; and opposite to such antecedent must be placed in the column of consequents its equivalent for a consequent ; in this manner proceed in placing the several items or terms given in the question, until the whole be thus disposed of, and the last consequent be of the same nature and denomination as that of the antecedent sought. When, however, there is no item or term given in the question for any antecedent or consequent required, of the necessary nature and denomination, it must be supplied. This will become clearer to the student, after examining the worked examples, and the explanations which follow them.

To Work a Chain-Rule Stating.

Multiply the terms in the column of consequents, into each other for a dividend, and those of the column of antecedents for a divisor ; their quotient will be the answer or antecedent sought.

To Prove the Correctness of the Working.

Place the antecedent found, into the vacant place left in the column of antecedents ; then multiply the several antecedents into each other, or the divisor by such antecedent, and their product will be equal to that produced by multiplying the consequents into each other, and which furnished the dividend.

EXAMPLE.—What rate of exchange will be established as between Rio de Janeiro and London, by remitting to the latter place, a bill bought in the former upon Paris, at 370 reas per franc, and sold in London at 25 francs and 75 centimes per £ sterling, the charges on the operation being $1\frac{1}{4}$ per cent ?

<i>Col. of Antec's.</i>	<i>Col. of Conseq's.</i>
How many pence=1000 reas.	
reas 370=1 franc.	
francs $25\frac{3}{4}$ =240 pence.	
pence with cha's. $101\frac{1}{4}$ =100 pence without charges.	
then	
$1000 \times 1 \times 240 \times 100$	
$370 \times 25\frac{3}{4} \times 101\frac{1}{4}$	=247 pence p. Milreas.

Explanation.—The answer to the question sought, is a number of pence that shall be equivalent to a milrea; a blank is therefore to receive the same in the column of antecedents, and opposite to it, in the column of consequents, I place its equivalent consequent 1000 reas; such consequent being reas, the next antecedent must be also in reas, and looking to the question I find the term 370 reas, which I take for such antecedent, and opposite to it I place its given equivalent of 1 franc for the second consequent, according to the rule the next antecedent must be in francs, which I find given in the question as 25 francs 75 centimes, or $25\frac{3}{4}$ francs, which becomes therefore the next antecedent, and opposite to it, the equivalent consequent of £1 stg. or 240 pence: having now a consequent of the same nature and denomination as the antecedent sought, the stating would be completed, were it not that the item of $1\frac{1}{4}$ p. c. charges in the question was still undisposed of; and which must therefore be considered, as to the column into which it has to be introduced, for which the following is the rule:

First consider whether a large or a small quotient will be advantageous to the contemplated operation; if the former, then the charges must be placed in the column of antecedents—if the latter, then in that of the consequents; for as charges are ever disadvantageous, or a diminution of profit, so must the result of the operation be prejudiced to the extent of such charges, and make, in either case (the charges being estimated at a certain rate per cent.), 100 without charges, as the equivalent antecedent or consequent, as the case may be, of 100 with the addition of the charges; thus in the preceding example, as the greater the quotient, the more advantageous the operation (as yielding a greater number of pence for Milreas, or a Milrea) the charges must be placed in the column of antecedents, and I say, $101\frac{1}{4}$ with charges, is the equivalent antecedent, to the consequent, of 100 without charges.

Proceeding then, according to the rule, I multiply the consequents 1000, 1, 240 and 100, into each other, which gives me 24,000,000 for a *dividend*; and the antecedents 370, $25\frac{3}{4}$ and $101\frac{1}{4}$ into each other, which gives me 964,659 for a *divisor*;

and dividing the former by the latter, I have a quotient of $24\frac{1}{2}$, which is the number of pence produced by each milrea, in the said operation.



The various cases of calculations of operations in specie and bullion that occur, may be referred to the following general heads:

CASE I.—*To ascertain the cost of any given quantity, usually an ounce, of the precious metals.*

RULE.—Let the following be the terms of the stating, arranged agreeably to the preceding rule for working by the chain-rule.

a. The cost price of the specie or bullion in the money of the country where bought.

b. The premium or agio thereon, if any.

c. The relative weights between the places of purchase and sale.

d. The assay, or degree of fineness, of the specie or bullion bought, when different from that at the place of sale.

e. The course of exchange between the two places, as also between those, and any other places employed in the transactions; and the charges thereat.

f. The charges attending the purchase, transit, and sale of the specie or bullion.

g. The profit or loss in interest, if any, for the time between the payment for the purchase of the specie or bullion, and the receipt of the proceeds of the sale.

EXAMPLE.—A person buys at Rio de Janeiro, Joaneses (worth, ere the currency was depreciated only 6.400 r's each) at 16.000 r's each, and draws on London whither they are sent for sale against the same at the exchange of 28 pence per milrea; the charges on the same for commission, freight, insurance, &c. amount to $2\frac{1}{2}$ per cent.: required the cost per ounce troy in London.

Cost in sterling=1 ounce.

Ounces 460 =1000 Joaneses.

Joaneses 1 =16000 reas.

Reas $\quad\quad\quad = 28$ pence.

Without cha's 100 $= 102\frac{1}{4}$ with charges.

then,

$$\frac{1000 \times 16000 \times 28 \times 102\frac{1}{4}}{460 \times 1000 \times 100} = 1001 \text{ pence} = \text{£}4 \ 3 \ 5 \text{ p. oz.}$$

NOTE.—In the foregoing example, it will be observed, the items of the rule *d.* and *g.*, are omitted in the statement, *d.* or difference in assay, because joanese are of the same fineness as British standard gold, viz. 22 carats, and *g.* because the cost being drawn against, there would be no loss in interest.

CASE II. *To determine the course of Exchange which a remittance of Specie or Bullion would establish between the place whence sent, and that whither sent for sale.*

RULE.—Let the following be the terms of the stating:

- a. The cash price of the specie or bullion, in the money of the country where bought.
- b. The premium thereon, if any.
- c. The relative weights between the two places.
- d. The assay, or fineness, of the coin or bullion when of a different degree from the standard of the place whither sent for sale.
- e. The charges attending the operation.
- f. The price at which sold.
- g. The profit or loss of interest, if any, for the difference of time between the period when a remittance in a bill of exchange would have fallen due, and that when the proceeds of the specie or bullion would be received.

N. B.—By this rule is found the *Commercial Par* between two places, and as this is the only kind of par of consequence in exchange operations, (although much importance has been sometimes, but perhaps unreasonably, attached to the par of coins or intrinsic par)—it has not been deemed necessary to give any further rules for the calculation of other *par*, which, however, the student will have no difficulty in forming for himself.

EXAMPLE: A house at Buenos Ayres remits to London Spanish Dollars, bought at a premium against payment in paper money of 600 p. cent. (such, and worse, is the depreciation of the cur-

rency of that country) which are sold at 4s. 11d. per ounce troy, and the charges attending the operation, amount to $4\frac{1}{2}$ per cent.; what exchange will that yield in pence sterling, per paper dollar paid in Buenos Ayres; there being further an advantage in interest over a bill remittance of $\frac{2}{3}$ per cent.

How many pence? $= 1$ paper dollar.

Paper dollars $700 = 100$ silver or hard dollars.

Hard dollars $1000 = 865$ ounces. (1.)

Ounce $1 = 59$ pence.

Pence with cha's. $104\frac{1}{2} = 100$ pence without charges.

Pence with't. int. $100 = 100\frac{2}{3}$ (2.) pence with interest.

$$100 \times 865 \times 59 \times 100 \times 100\frac{2}{3}$$

$$\hline = 7\frac{1}{3} \text{ pence.}$$

$$700 \times 1000 \times 104\frac{1}{2} \times 100$$

NOTES. (1.)—Although 1000 Spanish dollars fresh from the mint, would weigh 866 $\frac{2}{3}$ ounces troy, yet as in the course of circulation they lose somewhat in weight by rubbing, it is usual to rate 1000 as giving in the scale only 865 ounces.

(2.)—Instead of placing the items of charges and interest separately in the stating, the one might have been deducted from the other; thus from $4\frac{1}{2}$ p. c. charges, take $\frac{2}{3}$ p. c. interest, would leave $3\frac{2}{3}$ p. c. disadvantage, and might therefore to the exclusion of the items for Interest have been, $103\frac{2}{3}$ pence with charges $= 100$ pence without charges.

CASE III. *To calculate the rate per cent. of Profit or Loss, which will attend an operation in Specie or Bullion, as compared with a Remittance in a Bill of Exchange, or with a Draft against a Remittance in Specie or Bullion.*

RULE. First find, according to the rule in Case II, the course of exchange, which would be established between the two places; then say, as the course of exchange for bills, is to the difference between this and the course resulting from the remittance in specie or bullion, so is 100 to the rate per cent. of profit or loss.

EXAMPLE.—A merchant in Bahia sends to London Spanish Dollars bought at 1850 reas each, which are sold at 4s. 11d. per oz. and draws against them at 26d. per milrea; charges $3\frac{1}{2}$ per cent.: will he lose or gain by the transaction, and how much per cent?

How many pence ?=1000 reas.
 reas 1850=1 dollar.
 doll. 1000=865 ounces.
 oz. 1=59 pence.
 pence with ch's. $103\frac{1}{2}$ =100 pence without charges.
 $1000 \times 865 \times 59 \times 100$

 $1850 \times 1000 \times 103\frac{1}{2}$
 then,

diff. in
rate of bills. exchange.

As 26 : $\frac{2}{3}\frac{1}{2}$:: 100 : $3\frac{7}{8}$ nearly.

Thus he would gain in each milrea $\frac{2}{3}\frac{1}{2}$ d. or $3\frac{7}{8}$ p. cent. nearly.

The workings of statings in the chain-rule may often be reduced by cancelling like quantities in the columns of antecedents and consequents, as also by the use of what are called *Fixed Numbers*, which arise, or are prepared as follows:

In a stating by the chain-rule to determine proportional calculations, there will always be certain numbers which never vary; those which do vary, being the cost or sale prices, of specie or bullion, the rates of exchange, &c. Now, instead of placing such invariable numbers pro and con in the stating, it will suffice to place the number which would result from working them by themselves, which result is termed a *fixed number*, and is then worked with the variable numbers, as will appear in the following example:

A remits from London to Amsterdam a bill upon Lisbon at $50\frac{1}{2}$ pence per milrea, which is negotiated at $41\frac{1}{2}$ grotes Flemish per crusade of 400 reas: what proportional exchange will that establish as between London and Amsterdam?

Statement.

How many florins ?=*£1 stg.
 *£1=*240 pence.
 pence $50\frac{1}{2}$ =*1000 reas.
 reas *400= $41\frac{1}{2}$ grotes Flem.
 grotes Flem. *40=*1 florin.

Now, in every stating of an operation between London, Amsterdam and Lisbon, the numbers above marked by an * viz. 1, 400, 40 in the columns of antecedents, and 240, 1000, 1, 1, in that of consequents, will occur: the former being multiplied together produce 16,000, and the latter 240,000, which latter product being divided by the former, yields a quotient of 15, which is the *fixed number* to be used instead of the several numbers marked with an *. The fixed number must be placed in that column whence the numbers were taken that gave the *greater* product, viz. for a dividend; hence, in the foregoing example it will have to be placed in that of the consequents.

The reduced stating will then be as follows:

$$\begin{array}{r}
 *15 \text{ fixed number.} \\
 50\frac{1}{2} = 41\frac{1}{2} \text{ grotes Flemish.} \\
 \text{or,} \\
 15 \times 41\frac{1}{2} \\
 \hline
 = 12 \text{ florins 7 stivers.} \\
 50\frac{1}{2}
 \end{array}$$

It is very advantageous in working statings, for calculating by the chain-rule, especially when there are many terms, and as such involving many multiplications to use *logarithmal* numbers, for a knowledge of which the student is referred to any of the various able works which treat of them; it being deemed sufficient here to observe, in order to make their utility obvious, that with logarithms addition is used instead of multiplication, and subtraction instead of division;—thus suppose it was required to know the quotient that would result from multiplying the natural numbers, 250, 604, 493, 1120 and 9 into each other for a dividend; and 27, 314, 46 and 2126, into each other for a divisor, the calculation would be:

Multipliers for a Divisor.

314
27
<hr/>
2198
628
<hr/>
8478
46
<hr/>
50868
33912
<hr/>
389988
2126
<hr/>
2339928
4679856
779976
<hr/>
829114488

Multipliers for a Dividend.

250
604
<hr/>
1000
15000
<hr/>
151000
493
<hr/>
453
1359
604
<hr/>
74443000
1120
<hr/>
893316
74443
<hr/>
83376160000
9

750385440000(905 quotient.
7462030392

<hr/>
4182400800
4145572440
<hr/>

36828360

whilst by using their corresponding logarithmal numbers, it would be as under :

<i>Divisor.</i>		<i>Dividend.</i>	
Nat. No.	Log.	Nat. No.	Log.
27	=1.43136	250	=2.39794
314	=2.49693	604	=2.78104
46	=1.66276	493	=2.69285
2126	=3.32756	1120	=3.04922
	<hr/>	9	=0.95424
8.91861			<hr/>
		11.87529	
		deduct 8.91861	
			<hr/>
		2.95668	

which logarithm will be found by reference to a table of logarithms to correspond with 905.

In working questions which contain fractional numbers the convenience of using logarithmal numbers is still greater, as the student will find if he work the following example, first by natural numbers, viz.

What is the quotient of

$$6\frac{3}{4} \times 20\frac{1}{2} \times 61\frac{1}{8} \times 36\frac{1}{2} \times 217 = 587$$

$$18\frac{7}{8} \times 49\frac{3}{8} \times 25\frac{1}{4} \times 5$$

and then by logarithmal numbers, as follows :

<i>Divisor.</i>		<i>Dividend.</i>	
Nat. No.	Log.	Nat. No.	Log.
18 $\frac{7}{8}$	=1.26912	6 $\frac{3}{4}$	=0.83924
49 $\frac{3}{8}$	=1.69185	20 $\frac{1}{2}$	=1.30999
25 $\frac{1}{4}$	=1.40157	61 $\frac{1}{8}$	=1.78577
5	=0.69887	36 $\frac{1}{2}$	=1.55881
	<hr/>	217	=2.33646
5.06141			<hr/>
		7.83027	
		5.06141	
			<hr/>
		2.76886	=587

The chain-rule is equally useful in the calculation of the cost of merchandise, when several items of account have to be taken into consideration, as will appear from the following examples :

1.—What will be the cost of a pound of coffee in Hamburg, bought in Rio de Janeiro at 3.100 r's per arroba, drawn for on London at 28 pence per milrea, and reimbursement taken in London upon Hamburg at 13 marks 12 schillings p. £ sterlg. the charges on the whole being 33½ p. c. on first cost ?

How many schillings with ?=1 lb.

pound Hamb. 30=1 arroba.

arroba 1=3.100 rs.

reas 1000=28 pence.

pence 240=220 schillings (13 m. 12 sch.)

schillings with't cha's. 100=133½ sch. with charges.

3100 × 28 × 220 × 133½

—————=3½ schillings per lb.

30 × 1000 × 240 × 100

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2.—What price may be paid in Rio de Janeiro for Spanish doubloons, to give an exchange thence upon Paris of 360 r's per franc, the doubloons being sold in London at 75s. 6d. per ounce troy, and their proceeds remitted to Paris at 25 francs 75 centimes per £ sterlg; charges on the whole transaction 2½ p. c. ?

How many reas ? =1 Span. doubloon.

Span. doubl. 1000=866 ounces.

ounce 1=906 pence.

pence 240=25½ francs.

franc 1=360 reas.

reas with't cha's. 102½=100 reas without charges.

866 × 906 × 25½ × 360 × 100

—————=30,000 reas for

1000 × 240 × 102½ each Span. Doubloon.





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**PART III.**  
**AN INTRODUCTION**  
**TO**  
**BOOK-KEEPING**  
**BY**  
**SINGLE AND DOUBLE ENTRY.**

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## PART III.

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AN

### INTRODUCTION TO BOOK-KEEPING

BY

SINGLE AND DOUBLE ENTRY.

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Book-keeping, or Merchants' Accounts, is the art of so recording the transactions of a mercantile establishment, as to show,

1.—The debts a merchant, or other man of business, owes and that are owing to him.

2.—What property he possesses.

3.—The amount of his gains or losses in trade, during a given period, generally a year.

Books are kept either by *Single Entry*, or, by *Double Entry*.

SINGLE ENTRY consists simply in recording the several transactions of a person in business, carrying to the debit side of the account of those persons who owe him money, the amount or amounts they owe, and to the credit side of their account, the amount of the sum or sums he receives from them in payment; and carrying to the credit side of the account of those persons to whom he is indebted, the amount or amounts of what he owes them, and to the debit of their accounts, the amount or amounts of the sum or sums he pays to them.

The chief books usually used for this purpose are :

A *Waste-Book*; a *Ledger*; and a *Cash-Book*.

The *Waste-Book*, called also sometimes the *Day-Book* or *Diary*, contains a daily record of the transactions of a man of business, whether purchases, sales, receipts or payments.

*Forms of Entries in a Waste-Book.*

New-York, January 1, 1848.

| Property found in my possession this day as follows:   |            | Dolls. cts. |
|--------------------------------------------------------|------------|-------------|
| Cash at the Bank.....                                  | \$12502 75 |             |
| 27 hhds. of Tobacco Wg. Nt. 19440 lbs. @ 20 cts.       | 3388 00    |             |
| 1500 Bags of Coffee Wg. Nt. 240000 lbs. @ 6½ cts.      | 15600 00   |             |
| 11 Bills receivable as p. Bill Book.....               | 8945 25    |             |
|                                                        |            | 40936 00    |
| 1                                                      |            |             |
| I am owing at this date as follows:                    |            |             |
| Amount of 5 Bills payable, as per Bill Book.....       | \$6104 30  |             |
| To James Freeman, due 19th Feb'y.....                  | 875 20     |             |
| " Geo. & Chas. Demy, on demand.....                    | 1200 14    |             |
| " Sundry persons for household accts.....              | 960 15     |             |
|                                                        |            | 9139 79     |
| 3                                                      |            |             |
| Bought of James Slack & Co.                            |            |             |
| 1280 pieces of Grey Domestics 36500 yds. @ 18 cts..... |            | 6570 00     |
| 4                                                      |            |             |
| Paid Bill Payable No. 65.....                          |            | 560 50      |
| "                                                      |            |             |
| Sold 500 Bags of Coffee to George Crayfoot at 3 months |            |             |
| Wg. Nt. 80560 lbs. at 7½ cts.....                      |            | 6000 00     |
| 10                                                     |            |             |
| Received for B. R. No. 101.....                        |            | 904 60      |
| 12                                                     |            |             |
| Paid Geo. & Chas. Demy.....                            |            | 1200 14     |

or,

London, February 1, 1840.

| Drs. Jones Loyd & Co.                    |          | £ s. d.  |
|------------------------------------------|----------|----------|
| For cash paid on this day.....           |          | 1015 6 9 |
| 4                                        |          |          |
| Crs. Jones Loyd & Co.                    |          |          |
| For the following drafts upon them, viz. |          |          |
| Favor of Charles Crow.....               | £103 7 0 |          |
| " Sam'l. Shepherd & Co.                  | 240 0 6  |          |
| " London Dock Co.                        | 64 7 3   |          |
|                                          |          | 407 14 9 |
| 5                                        |          |          |
| Dr. Thomas Cramp                         |          |          |
| To remittance made to him.....           | £101 7 6 |          |
| Discount allowed by him                  | 3 2 6    |          |
|                                          |          | 104 10 0 |
| 8                                        |          |          |
| Drs. John & James Rowe                   |          |          |
| To 75 pair woollen hose @ 2s. 3d.....    | £5 8 9   |          |
| 50 " cotton do. @ 2s. 11d.....           | 7 5 10   |          |
| Canvas and rope                          | 2 5      |          |
|                                          |          | 15 17 0  |

London, February 9, 1840.

|                               |                 |   |    |         |
|-------------------------------|-----------------|---|----|---------|
| Crs. Wm. Shepherd & Co.       |                 | £ | s. | d.      |
| By cash received of them..... | £ 117 5 0       |   |    |         |
| Discount allowed.....         | 2 15 0          |   |    |         |
|                               | 15              |   |    | 120 0 0 |
| Dr. James Trusty              |                 |   |    |         |
| To 100 common hats            | @ 5s. £ 25 0 0  |   |    |         |
| 48 cotton umbrellas           | @ 2s. 6d. 6 0 0 |   |    |         |
| 12 silk do.                   | @ 15s. 9 0 0    |   |    |         |
| Case and carriage.....        | 12 6            |   |    | 40 12 6 |

The *Ledger* contains an account for each person with whom the man of business has transactions, on the left side of such account called the debit or Debtor (Dr.) side, are entered the amounts which such party owes; and on the right hand side called the credit, or Creditor (Cr.) side, are entered the amounts owed to the party for payments or otherwise.

*Forms of Ledger-Entries.*

| Drs.    |                 | Thos. & Chas. Loyd, York. |          | Crs.    |                        |
|---------|-----------------|---------------------------|----------|---------|------------------------|
| 1848.   |                 | Fol.                      | £ s. d.  | 1848.   | Fol. £ s. d.           |
| Jan. 4  | To Goods        | 3                         | 37 15 9  | Feb. 5  | By Cash 8 100 0 0      |
| Mar. 19 | " Cash          | 14                        | 100 8 6  | Mar. 17 | " Goods 15 306 9 4     |
| 25      | " Bills         | 17                        | 56 15 9  | July 5  | " my drafts 30 450 0 0 |
| May 10  | " Goods         | 20                        | 201 9 4  |         |                        |
| June 17 | " Bills         | 24                        | 160 7 6  |         |                        |
| Dec. 31 | " Bal. to n. a. |                           | 299 12 6 |         |                        |
|         |                 |                           | 856 9 4  |         | 856 9 4                |

| Dr.    |                    | William Locke, Liverpool. |          | Cr.     |                              |
|--------|--------------------|---------------------------|----------|---------|------------------------------|
| 1848.  |                    | Fol.                      | £ s. d.  | 1848.   | Fol. £ s. d.                 |
| Jan. 1 | To bal. from 1847  | 29                        | 203 17 6 | Jan. 10 | By my draft 30 200 0 0       |
| 20     | " Goods p. Sarah   | 33                        | 896 7 3  | Feb. 9  | " his remittances 42 900 0 0 |
| Feb. 5 | " his draft        | 41                        | 93 8 7   | Mar. 2  | " Cash of J. Cox 46 205 14 0 |
| Mar. 9 | " ditto            | 48                        | 100 0 0  | Aug. 7  | " Goods p. Fly 93 605 10 9   |
| 15     | " cash p'd his son | 49                        | 25 6 8   |         |                              |
| June 2 | " Goods p. Kate    | 65                        | 317 9 3  |         |                              |
| Aug. 5 | " ditto p. John    | 92                        | 200 5 6  |         |                              |

The *Cash Book*, is a book into which entries are made daily of all monies paid or received; the former being entered on the Cr. and the latter on the Dr. side of the account.

*Form of Cash-Book.*

| Dr.    |                         | Cash-Account.    |        | Cr.                    |                  |
|--------|-------------------------|------------------|--------|------------------------|------------------|
| 1845.  |                         | £ s. d.          | 1848.  |                        | £ s. d.          |
| Feb. 1 | To balance bro't down   | 854 6 9          | Feb. 5 | By Ship Star p'd Wages | 103 4 0          |
| 7      | " R. Gray rec'd of him  | 209 10 0         | 8      | " Household exp's.     | 63 7 8           |
|        | " Gay & Co. " on acct.  | 400 0 0          | 20     | " Short & Co. p'd them | 500 0 0          |
| 10     | " W. & G. Cox " of them | 96 14 2          | 27     | " Bills p'd No. 25     | 1200 0 0         |
| 20     | " C. King r'd of W. Fly | 109 7 6          | 29     | " Bal. to March        | 1092 2 8         |
| 28     | " Ship Star—freight     | 84 9 3           |        |                        |                  |
| 29     | " Cash sales this mo.   | 1204 6 8         |        |                        |                  |
|        |                         | <u>2958 14 4</u> |        |                        | <u>2958 14 4</u> |

Besides the three aforementioned books, most houses of business have a *Bills-Receiveable* Book, and a *Bills-Payable* Book; but as these will be more particularly noticed, under the head of Book-keeping by double entry, the student is referred thereto.

For Shop-keepers, Wholesale-dealers or Warehousemen, and even Merchants whose transactions are not on an extensive scale, the system by single entry may generally suffice: but, errors and omissions, are not so readily detected, as when books are kept by double entry, and may even escape detection altogether.

When the man of business wishes to ascertain the state of his affairs, called *striking a balance*, or also *taking stock*, he draws out a list from his ledger of the several amounts that are owed to him, as also of those which he owes; to the former he adds the value of the goods he has on hand, as also the amount of cash and bills, or other property; and the difference between the totals of the two lists will show the state of his affairs.

**DOUBLE-ENTRY**—is that mode or system, by which every entry is double—(not, as it were, made twice over)—that is has both a debtor, and a creditor.

It was formerly usual, and is still practised by some merchants, for a set of books to consist of a *Waste-Book*—(similar to that noticed under the head of single-entry)—a *Journal*, and a *Ledger*, together with certain subsidiary or auxiliary books which will be presently noticed. The journal was then written (or, posted as it is termed) from the *Waste-book*, and the *Ledger* from the

Journal ; but, now it is more usual to write up the Journal, from the auxiliary books. The method by double entry is sometimes called the *Italian method*, because it was first practised in Italy.

In process of time, as transactions multiplied and business took a more extensive range, it was found convenient to have separate books for each department of business, which are called *Subsidiary-books*.

The principal Subsidiary books, required in a counting-house, as connected with the Journal and Ledger, are the following:

1.—The *Cash-book* in which are entered all monies paid or received.

2.—The *Bill-book*, generally divided into two parts; namely—“*Bills-Receiveable*,” and “*Bills-Payable* ;”—although in houses of extensive business, two separate books are kept for this purpose: into these are entered the several particulars of bills for which payment is to be received, and of the bills which the merchant has to pay.



*Form of Bills-Receiveable Book.*

| No. | When received. | From whom and on whose acc't. | Drawn by.  | Upon.        | Order.   | Place and Date. | Term. | Due.     | £ s. d.  | Remarks.               |
|-----|----------------|-------------------------------|------------|--------------|----------|-----------------|-------|----------|----------|------------------------|
|     | 1848.          |                               |            |              |          | 1847.           |       |          |          |                        |
| 20  | Jan. 20        | G. & J. Sea                   | J. Fox     | J. & J. King | mine     | Livp. 10 Dec.   | 3 mo. | 10 Mar.  | 180 7 8  | paid                   |
| 21  | " 31           | Chas. Fox.                    | Glee & Co. | Viper & Co.  | J. Lyon  | Paris 17 "      | 2 "   | 17 Feb.  | 200 0 0  | prot. for n a. 23 Feb. |
| 22  | Feb. 9         | Wm. Fry o. a.                 | G. Blum    | C. & R. Nix  | Wm. Box  | Hull 20 Jan.    | 3 "   | 20 April | 360 10 6 |                        |
| 23  | " 25           | J. Cox                        | J. Loyd    | G. Crea      | J. Blue  | Hamb. 1 Feb.    | 3 "   | 1 May    | 500 0 0  | ret'd. prot. n. p.     |
| 24  | Mar. 5         | Courage & Co.                 | Box & Co.  | J. White     | C. Green | Leeds 20 "      | 2 "   | 20 April | 850 10 9 |                        |

*Form of Bills-Payable Book.*

| No. | By whom drawn and where. | Date.  | Order.                        | Term. | When accept'd. | Due.     | For whose acc't. | £ s. d.  | When deliv'd. | To whom.        |
|-----|--------------------------|--------|-------------------------------|-------|----------------|----------|------------------|----------|---------------|-----------------|
|     |                          | 1848.  |                               |       | 1848.          | 1848.    |                  |          |               |                 |
| 75  | S. Box, Paris            | Jan. 5 | J. Livre                      | 2 mo. | 9 Jan.         | Mar. 8   | Drawer           | 256 7 3  | Jan. 12       | G. & J. Globe   |
| 76  | G. Free & Co. Hamb.      | Feb. 8 | C. Braun                      | "     | 17 Feb.        | April 26 | C. Taylor        | 500 0 0  | Feb. 28       | Chas. Baumer    |
| 77  | C. Lamb, Livp.           | " 20   | J. Bell & Co. 3 $\frac{1}{2}$ | "     | 22 "           | May 23   | J. & J. Snow     | 480 17 6 | " 25          | Geo. Knuckle    |
| 78  | W. Black, Hull           | " 27   | C. Bull                       | "     | Mar. 1         | April 30 | G. King          | 394 15 0 | Mar. 6        | C. & J. Crowder |
| 79  | R. Platt, Bremen         | June 1 | Drawer                        | 3 "   | June 8         | Sept. 4  | H. Hunt          | 97 14 8  | June 12       | Knight & Day    |

3.—The *Bought*, or, *Bills of Parcels Book*, into which are entered the particulars of all goods bought.

N. B. In many counting houses, instead of having the bills of parcels copied, especially where the business of a house is extensive, it is the practice to paste them into a large book of blue, or other colored paper, having its pages numbered, with an index for ready reference.

4.—The *Sales-Book* in which are entered the particulars of all goods sold.

N. B. In establishments with stores or warehouses separate from the counting house, and where sales are frequent even in a single day, and to many persons, it is usual to keep a separate waste-book and ledger termed *Store Waste-Book* and *Store-Ledger*, from which entries are made monthly, or oftener, into the general books.

5.—The *Invoice-Book*, in which are copied the Invoices received from, and sent abroad. It is, however, not unusual to have separate books for the two—then called “Inward Invoice-Book,” and “Outward Invoice-Book.”

6.—The *Account Sales-Book*, in which are copied all Account Sales received from, and sent abroad, for which sometimes distinct books are also kept.

7.—The book for *Sundry Accounts*, into which are entered various accounts not comprehended in any of the above ; as *Insurance Accounts*, *Average Accounts*, *Interest Accounts*, *Brokerage Accounts*, &c.

From the books above specified, the accounts are organised in the Journal, or as it is termed, *journalised* ; and thence posted into the Ledger.

There are, however, in every counting-house various other books, which do not furnish materials for the journal, although some of them serve by reference, as a useful check on the correctness of the Journal and Ledger : as,

a. The *Account-Current Book*, containing copies of the Accounts Current sent by the house to their several correspondents and connexions.

b. The *Copy-Book*, or *Letter-Book*, into which are copied all

the letters written by the house. Since the introduction of copying machines, it is usual to have the copies taken off by such machines and pasted into a book, similar to that described for Bills of Parcels, and also paged and provided with an index. There is no doubt that these machines are a great convenience ; as however, the copying of letters by young clerks, was one of the most efficient means of imparting commercial knowledge, those merchants who receive youths into their establishments, professing to teach them business, would do well, and be acting conscientiously, to make them occupy their otherwise leisure hours, in recopying into a book, the machine copies. The great advantage which the author derived from such a practice, induces him to recommend it to others.

*c.* The *Petty-Cash Book*, containing an account of all petty disbursements, from which an entry is made monthly, or oftener, into the cash-book.

*d.* The *Postage Ledger*, into which are entered the postages paid for account of each correspondent.

*e.* The *Order-Book*, containing copies of all orders given and received, with the accompanying instructions.

*f.* The *Consignment-Book*, into which are copied all Invoices of goods received to sell on commission, as also the instructions respecting them.

*g.* The *Store-Book*, Warehouse-Book, or Stock-Book, containing a specification of all goods received into, or sent out of the stores, or warehouses.

*h.* The *Custom-House Book*, into which are copied all custom-house accounts, clearances, particulars of goods lying in depot, &c.

It is a good practice for the book-keeper of an establishment, before he closes off a month's journalising, to go over the books *a*, *b*, *c*, *d* and *h*, to ascertain whether the general and subsidiary books agree.

The chief difficulty, or intricacy, which learners experience in studying book-keeping by double entry, is, as regards what are termed *Nominal-Accounts*, as distinguished from *Personal-Accounts*. The distinction will be best shown by an example :

Suppose I were to buy 500 bags of coffee of Smart & Co. and 3000 hides of G. Talbot, and subsequently to sell the coffee to Miller & Co. and the hides to Chas. Hunt:—If my books were kept by *single* entry, I should simply credit Smart & Co. for the coffee, and G. Talbot for the hides, and on the other hand debit Miller & Co. for the coffee re-sold to them, and Chas. Hunt for the hides; or, if bought and sold for immediate payment, ready-money, or cash, it would suffice to pass the amounts pro and con through the Cash-Book:—But, if my books be kept by *double* entry, the transactions would be entered thus:

|                                                              |                               |               |
|--------------------------------------------------------------|-------------------------------|---------------|
| <i>Coffee Account,</i>                                       | Dr. to <i>Smart &amp; Co.</i> |               |
| For amount of 500 bags Coffee, bought of them,               |                               |               |
| say 2500 Arr's. @ 3 000,                                     |                               | Rs. 7500 000  |
| <i>Hides Account,</i>                                        | Dr. to <i>G. Talbot</i>       |               |
| For amount of 3000 hides, bought of him,                     |                               |               |
| wg. 81000 lbs. @ 200 rs.                                     |                               | Rs. 16200 000 |
|                                                              | AND,                          |               |
| <i>Miller &amp; Co.</i>                                      | Dr. to <i>Coffee Account</i>  |               |
| For amount of 500 bags of Coffee, sold them,                 |                               |               |
| say 2500 Arr's. @ 3 000,                                     |                               | Rs. 7750 000  |
| <i>Chas. Hunt,</i>                                           | Dr. to <i>Hide Account</i>    |               |
| For amount of 3000 hides, sold him, Wg. 81000 lbs. @ 210 rs. |                               | Rs. 17010 000 |

OR,

|                                    |                        |               |
|------------------------------------|------------------------|---------------|
| <i>Sundries,</i>                   | Dr. to <i>Sundries</i> |               |
| For 500 bags of coffee, bought of  |                        |               |
| Smart & Co. 2500 arr's. @ 3 000    |                        | Rs. 7500 000  |
| " 3000 hides, bought of G. Talbot, |                        |               |
| Wg. 81000 lbs. @ 200 rs.           |                        | 16200 000     |
| " 500 bags coffee, sold to Miller  |                        |               |
| & Co. 2500 arr's. @ 3 100          |                        | 7750 000      |
| " 3000 hides, sold to Chas. Hunt,  |                        |               |
| Wg. 81000 lbs. @ 200               |                        | 17010 000     |
|                                    |                        | Rs. 48460 000 |

|                                           | Dr. | Cr.          |
|-------------------------------------------|-----|--------------|
| To Smart & Co.                            |     |              |
| For 500 Bags Coffee, bought ut supra..... | Rs. | Rs. 7500 000 |
| To G. Talbot                              |     |              |
| For 3000 Hides, bought u. s.....          |     | 16200 000    |
| To Coffee Account                         |     |              |
| For 500 Bags Coffee, sold u. s.,.....     |     | 7750 000     |
| To Hides Account                          |     |              |
| For 3000 Hides, sold u. s.....            |     | 17010 000    |

|                                          | Dr.           | Cr.           |
|------------------------------------------|---------------|---------------|
| Coffee Account                           |               |               |
| For 500 Bags Coffee, bought u. s.....    | Rs. 7500 000  |               |
| Hides Account                            |               |               |
| For 3000 Hides, bought u. s.....         | 16200 000     |               |
| Miller & Co.                             |               |               |
| For 500 Bags Coffee, sold them u. s..... | 7750 000      |               |
| Chas. Hunt                               |               |               |
| For 3000 Hides, sold him u. s.....       | 17010 000     |               |
|                                          | Rs. 48460 000 | Rs. 48460 000 |

If the above transactions had been for ready money, that is for *Cash*, the entries would have been thus :

| Dr.                                                 |                           | Cr.           |
|-----------------------------------------------------|---------------------------|---------------|
| <i>Sundries</i>                                     | <i>Drs. to Cash Acc't</i> |               |
| For 500 B. Coffee, 2500 ar's. bought @ 3000 rs..... |                           | Rs. 7500 000  |
| 3000 Hides, 81000 lbs. " @ 200 rs.....              |                           | 16200 000     |
| Coffee Account                                      |                           |               |
| For 500 Bags Coffee, ut supra.....                  | Rs. 7500 000              |               |
| Hides Account                                       |                           |               |
| For 3000 Hides, u. s.....                           | 16200 000                 |               |
| Cash Acc't. Dr. to Sundries                         |                           |               |
| For 500 B. Coffee, 2500 arr's. sold @ 3100 rs.....  | 7750 000                  |               |
| 3000 Hides, 81000 lbs. " @ 210 rs.....              | 17010 000                 |               |
| To Coffee Account                                   |                           |               |
| For 500 Bags Coffee, u. s.....                      |                           | 7750 000      |
| To Hides Account                                    |                           |               |
| For 3000 Hides, u. s.....                           |                           | 17010 000     |
|                                                     | Rs. 48460 000             | Rs. 48460 000 |

In the foregoing entries, the *Personal Accounts*, are

Smart & Co.

G. Talbot.

Miller & Co.

Chas. Hunt.

and the Nominal Accounts, are

Coffee Account.

Hides Account.

Cash Account.

*Sundries* might be made a Nominal Account, in which case it would be respectively debited and credited with Rs. 48460 000, but it is unnecessary: A principal Nominal Account in the Ledger, is that of *Profit and Loss*, which account contains on the Cr. side, all the surplus amounts, (that is, the difference, or balance between the Dr. and Cr. sides,) on the Cr. side of other nominal accounts, when balanced off at the end of the year;

such as Commission account, Interest account, Charges account, &c., and on the Dr. side the surplus on the Dr. side of such accounts; and the balance of such Profit and Loss account, is carried to the Dr. or Cr. side of *Stock Account*, or, *Capital*, showing thereby the amount of Profit, or Loss, that may have resulted from the transactions of the year. A merchant, however, before closing off any nominal account, in which capital has been invested, should debit it with interest, and credit Interest account, for the time that money has been locked up in such account.

It must be admitted that the system of book-keeping by double entry, is more difficult and intricate than by single entry; and it may therefore be well, to point out its advantages; they are these :

1. It supplies a test of correctness; for the entries on the Dr. side of the Ledger being equal in amount (if correct) to those on the Cr. side, the totals of each side ought to agree; that is, to be equal, or, what is termed *balance*.

2. After *personal accounts* have gone through such a proof, they may be settled without fear of mistake.

3. The *nominal accounts* will show, without constant reference to the Store or Warehouse books, the value of goods sold, and the value remaining on hand, by ascertaining the amount of the Dr. and Cr. sides; or, if the whole be disposed of, the difference between the two, will show the amounts of profit or loss, on that particular account; so that if the examples already given of *Coffee Account* and *Hides Account*, be posted into the Ledger, the former will show a profit of 250 000, and the latter of 810 000, thus :

| Dr.                      |               | Coffee Account. |               | Cr. |
|--------------------------|---------------|-----------------|---------------|-----|
| To Smart & Co.<br>Profit | Rs. 7500 000  | By Miller & Co. | Rs. 7750 000  |     |
|                          | 250 000       |                 |               |     |
|                          | Rs. 7750 000  |                 | Rs. 7750 000  |     |
| Dr.                      |               | Hides Account.  |               | Cr. |
| To Geo. Talbot<br>Profit | Rs. 16200 000 | By Chas. Hunt   | Rs. 17010 000 |     |
|                          | 810 000       |                 |               |     |
|                          | Rs. 17010 000 |                 | Rs. 17010 000 |     |

4. It enables the merchant, or dealer, to estimate the value of his property at any moment, without the laborious occupation of *taking stock*; although this should also be done from time to time, to ascertain whether the value represented by the Ledger to be on hand, really exist; as also in order to detect any dishonesty in those who have charge of the property, or in others.

Mercantile books and accounts, should be, and by the laws of some countries must be, kept in the language, and monies or currency of the country in which such books are kept.

*General Rules for Forming the Debtor and Creditor.*

1.

The accounts of *Persons* must be *debited*, when they become indebted to *you*; and *credited* when you become indebted to *them*.

2.

The accounts of *Property*, must be *debited* when property comes *into* your possession; and *credited* when it goes *out* of your possession.

3.

The *nominal accounts* are *debited* to Profit and Loss account, for any *profit* thereon; and *credited* by Profit and Loss account, for any *loss* thereon.

From the above rules the following may be deduced:

1.—When Property comes into your possession, the account opened for that property is made Dr. to the party from whom, or for whose account it is received:

*Example:* King & Co. in London send to Fry & Co. in Baltimore, 300 Casks of Porter, amounting as per Invoice to £ 317 16 9, for which they draw; the Entry would be thus:

MERCHANDISE ACCT. Dr. to KING & Co.

For amount of 300 Casks Porter, ex John      £ 317 16 9

N. B. Sometimes separate accounts are kept for each species of Merchandise, as Beer Account, Coffee Account, Hides Account, &c.

2.—When Property goes out of your possession, the person receiving it, or on whose account it is parted with, is made Dr. to the account of that property.

*Example:* I sell 500 Bags of Coffee to S. & G. Fox, weighing 80,000 lbs. @ 6½ cents per lb. the entry would be thus :

S. & G. Fox Dr. to COFFEE ACCOUNT

For amount of 500 Bags Coffee

Weighing Nt. 8,000 lbs. @ 6½ \$5,200 00

3.—When a party becomes indebted to you for charges, commission, &c. such party must be made Dr. to such nominal accounts.

*Example:* Suppose I send from Rio de Janeiro to Schroeder & Co. in Hamburg, 300 Bags of Coffee, amounting as per Invoice, including duty, charges, commission, &c. to Rs. 6106 776—the entry would be more or less thus :

SCHROEDER & Co., Drs. to SUNDRIES

For invoice am't of 300 B. Coffee p. Elbe—Rs. 6106 776

To COFFEE ACCOUNT

For the Coffee . . . . . Rs. 5081 600

To DUTY ACCOUNT

For the Duty . . . . . Rs. 564 500

To CHARGES ACCOUNT

For Bags, Negro hire, &c. . . . . Rs. 225 800

To COMMISSION ACCOUNT

For 4 p. c. Commission . . . . . Rs. 234 876

Rs. 6106 776

4.—When you become indebted to a party, on either of the accounts noticed in the preceding rule, such account is made Dr. to the same.

NOTE.—When *Cash* is received or paid, on account of *Bills Receivable*, or *Bills Payable*, or of *Charges*, &c. not before entered to a personal account, the *Cash* account must be made Dr. to, or Cr. by, those accounts, and not to or by the party so receiving or paying ; thus in the preceding example of 300 casks of Beer, as King & Co. drew for the same, the entry would be :



**KING & Co. Drs. to BILLS PAYABLE**

For their draft No.

£ 317 16 9

and when their said draft was paid, the following entry would be made :

**BILLS PAYABLE, Drs. to CASH**

For No. (being the number of the Draft  
in the B. P. book) . . . .

£ 317 16 9

Again, in the example of the 300 bags of Coffee sent to Schroeder & Co., if I drew upon them for the amount, the following entries would occur :

**BILLS RECEIVABLE, Drs. to SCHROEDER & Co.**

For my drafts upon them, Nos. (being the  
numbers of such bills in the B. R. book,)

£ 712 9 2 = 28d. per milrea . . . . Rs. 6106 776

N. B. In many establishments distinct accounts are kept for Bills of Exchange *drawn*, and Bills of Exchange *taken*, and they are then entered in corresponding bill-books, and not into the B. R. and B. P. books.

And, when the money had been received for such drafts the following :

**CASH ACCOUNT, Dr. to BILLS RECEIVABLE**

For B. R. Nos. . . . . Rs. 6106 776

The system of book-keeping by double entry which we have thus far considered, is called, as already observed, the *Italian method*; but as in the course of time, it was found to be in some respects defective, as books kept by that system could not be *demonstrated* to be correct; that the entries were in some respects confused, owing to the Debits and Credits *standing in one column*, precluding thereby the possibility of their being cast up or proved, and thereby facilitating the concealment of errors, or even fraudulent entries;—therefore, an improvement upon that system was introduced in England about 25 years ago, by Mr. E. T. Jones, and highly approved and adopted by several of the most eminent public and private establishments in Great Britain. Mr. Jones gave to his system in contra distinction to the *Italian*

system, the title of the "*English System*" and published an able and valuable work in explanation of it entitled—"The Science of Book-Keeping exemplified in Jones's English System of Single and Double Entry:"—of which a Fifth Edition was published in London in 1837 by his executors, and sold, price £1 1s. at No. 8 Coleman street.

Some of the following remarks are, in substance, taken from Mr. Jones's work.

A chief distinction between the Italian and the English systems, is, that in the latter, the Journal is ruled to receive the *debit* and *credit* entries, into separate columns, so that they can be added up without inconvenience, showing in each month's journalising, whether the two columns agree in the total amounts, which they must do, in order to be correct.

Other peculiarities will be noticed, when treating of the Journal, to which we shall now proceed, and which when making entries, we consider as ruled, according to the English system, in double columns.

#### OF THE JOURNAL,

##### *When Posted from the Subsidiary-Books.*

The ruling of the Journal should be as follows, namely :  
Into four divisions.

The *first* division is a narrow column, for the figures which denote the Folio, where each account will be found in the Ledger.

The *second* division is a broad space, where a description of each entry is to be given, in brief but comprehensive terms.

The *third* division is a money column to contain all the *debit* amounts.

The *fourth* division is also a money column to contain all the *credit* amounts.

The entries are separated from each other, by a line across the second division. (Mr. Jones says, across the second, third, and fourth divisions).

*Form of a Journal, kept by Double Entry, according to the English System.*

| London, June, 1848. |                                          |             |             |
|---------------------|------------------------------------------|-------------|-------------|
|                     |                                          | £ s. d.     | £ s. d.     |
| 2                   | Cash Account to Sundries. Dr.            | 569 16 9    |             |
|                     | For amounts rec'd, as specified below :  |             |             |
| 17                  | To James & C. Rich.....                  |             | 501 6 9     |
|                     | 3. received of them                      |             |             |
| 35                  | To White & Wilson.....                   |             | 68 10 0     |
|                     | 17 ditto.                                |             |             |
| 2                   | Sundries to Cash Account.....            |             | 961 3 4     |
|                     | For amounts paid as specified as below : |             |             |
| 7                   | Bills Payable.....Dr.                    | 864 10 0    |             |
|                     | 4-12. Nos. 26 and 32                     |             |             |
| 9                   | Household Expenses.....Dr.               | 96 13 4     |             |
|                     | Paid this month for sundries             |             |             |
| 8                   | Bills receivable to Salmon & Co.....Dr.  | 560 0 0     | 560 0 0     |
| 24                  | For No. 115                              |             |             |
| 16                  | Drum & Co. to Bills payable.....Drs.     | 1275 10 8   | 1275 10 8   |
| 7                   | For Nos. 41 & 48                         |             |             |
|                     |                                          | £ 3366 10 9 | £ 3366 10 9 |

It will be seen by the foregoing form, that as the term double entry implies, according to the definition previously given of it, for every sum entered to the Debit of any account, there has been an equal sum entered to the Credit of some other account or accounts; consequently the aggregate of Debits and the aggregate of Credits in the Journal must be of equal amount; and that by having two money columns in the Journal—the one appropriated solely to the Debits, and the other solely to the Credits,—it is easy to show on every page, the fact of agreement in this particular; the total of one column being of equal amount to that of the other.

In making Journal-entries on the English system, the following rules should be observed :

1. *The debit and credit posting amounts to be entered in distinct columns; and to observe the rule universally adopted in other mercantile accounts, viz. that all the Debits be entered in the left hand money column, and all the Credits in that on the right hand.*

The advantage of this rule is, that both Debits and Credits can

be added up separately; and as both columns contain the same aggregate amount, although consisting of different sums, they form a most certain check on the additions of each page, and insure correct periodical totals, which it is of great consequence to obtain, in order to prove the correctness of the Postings to the Ledger. And by appropriating distinct columns to the Debits and Credits, mistakes are prevented in posting a Debit for a Credit, and *vice versa*.

The entries in a Journal on the *Italian system* are made contrary to this rule, being put confusedly together in the right hand column (there being no other) and precluding thus, the possibility of the additions just noticed.

2.—*Every entry, when finished in the Journal, must contain an equal amount of Debits and Credits.*

The Italian system is not regulated, in this respect, by any such rule.

3.—*The posting amount\* must invariably stand on the same line with the headings of the account to which it belongs.*

This is one means of preventing mistakes in posting wrong amounts to the Ledger, which the Italian system does not possess.

4.—*Each Debit to be entered on a distinct line, and precede the Credits in every entry, as this mode gives order and distinctness to the transactions.*

In the Italian system there is no such rule. It often happens that in a first entry a Debit comes first, and in the following entry a Credit comes first; and this is one of the difficulties experienced by those who are not very conversant with the subject of Book-keeping.

5.—*The abbreviation "Dr." to be prefixed to the posting amount of every Debit.*

6.—*Each Credit to have the word "To" prefixed to the Heading of the amount.*

The Italian system is also imperfect as regards the rules 5 and 6.

7.—*No sum whatever to be entered in either the Debit or the*

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\*By *posting amount* is meant the amount which is to be entered into, or posted into the Ledger.

*Credit money-columns, besides the Posting-amounts ; so that the original entries may be added up, in order to furnish a standard for trying the correctness of the Ledger.*

The Italian system supplies no such test.

*8.—Both the Debit and Credit columns to be added up, and made to correspond in amount with each other ; and the totals to be carried on from page to page, and be brought into periodical totals ; with which the Balance-book will agree if the books be correct.*

In commencing a set of books, the Journal should open with a specification of the Property, or Capital of the house, or firm, for the value of which "*Stock Account*" or, "*Capitul*" must be made CR. and the several descriptions of Stock or Property made DRs. thus :

| London, January, 1848.                    |            |           |         |
|-------------------------------------------|------------|-----------|---------|
|                                           |            | £ s. d.   | £ s. d. |
| SUNDRIES DTS. to CAPITAL.                 |            |           |         |
| For Cash at Messrs. Jones, Loyd & Cos.    | £ 1500 0 0 |           |         |
| " £ 10000 3 p. c. consols, in the Bank    | 8000 0 0   |           |         |
| of England at 80,                         |            |           |         |
| " 700 Bags Coffee, mark F. lying          | 1993 5 0   |           |         |
| in the London Docks,                      |            |           |         |
| Wg. 946 cwt. 2 qr. 14 lbs. @ 40s.         |            |           |         |
| " Debt due from J. Wallace,               | 850 0 0    |           |         |
| " 10 Bills receivable Nos. 1 @ 10 as      | 3450 0 0   |           |         |
| particularised in Bill-book,              |            |           |         |
|                                           | £ 157 93 0 |           |         |
| CASH ACCOUNT.....Dr.                      | 1500 0 0   |           |         |
| For Balance at the Bankers,               |            |           |         |
| STOCK ACCOUNT.....Dr.                     | 8000 0 0   |           |         |
| For £ 10000, 3 p. c. consols in the Bank, |            |           |         |
| COFFEE ACCOUNT.....Dr.                    | 1993 5 0   |           |         |
| For 700 Bags Coffee lying in the Docks,   |            |           |         |
| J. WALLACE.....Dr.                        | 850 0 0    |           |         |
| For Debt due from him,                    |            |           |         |
| BILLS RECEIVABLE.....Dr                   | 3450 0 0   |           |         |
| For Nos. 1 @ 10 as per Bill-book,         |            |           |         |
| TO CAPITAL.....                           |            | 15793 5 0 |         |
| For the above,                            |            |           |         |
|                                           | £15793 5 0 | 15793 5 0 |         |

Having made the foregoing entry to show the capital of the house, the book-keeper will proceed to journalise, either from the Waste-book, if one be kept, or, otherwise, from the Subsidiary-books, the several entries made in the same during the month ; and as in the former case, the entries will have been made from the Subsidiary-books into the Waste-book, we will now proceed

to direct him in journalising from such subsidiary-books at once. It is both usual and convenient to proceed with the same, in the following order :

1. **CASH BOOK** :—making *Cash Account* Dr. to *Sundries* for the aggregate amount of the several sums received during the month, and the several personal or nominal accounts Cr. by the sums received for their respective accounts ; and then, *Sundries*, Drs. to *Cash Account* for the aggregate amount of the several sums paid during the month ; carrying such aggregate amount to the Cr. of *Cash Account*, and making each personal or nominal account Dr. for the specific sum or sums paid for such respective accounts.
2. **BILLS RECEIVABLE BOOK** :—making *Bills Receivable* Dr. to *Sundries* for the aggregate amount of the Bills received during the month, and Crs. the several parties for the amount of the specific bill or bills, received for their respective accounts.
3. **BILLS PAYABLE BOOK** :—making the various *parties* Dr. for the specific amount of the bill or bills accepted for their respective accounts during the month ; and *Bills Payable* Cr. for the aggregate amount of the Bills accepted.  
 N. B. *Bills Receivable* will become subsequently Cr. by *Cash Account* when the amount of the Bills have been received ; and *Bills Payable* will become subsequently Dr. to *Cash Account* when the Bills have been paid : in each case either at maturity of such bills, or when received or paid under discount ; in the case of Bills Receivable being received under discount, a less amount will be received than that previously carried to the debit of such account, and the difference must be supplied by making *Interest Account* Dr. to *Bills Receivable* for the amount of discount ; and *vice versa* when *Bills Payable* are paid under discount.
4. **THE BOUGHT-BOOK, OR BILLS OF PARCELS BOOK** :—making *Sundries* Dr. to *Sundries* ; and first as Drs. the *personal* and *nominal* account for whose account the goods were bought, and Crs. the *persons* of whom bought, or when bought for ready money it will have passed to the Cr. of *Cash Account*.
5. **THE SALES BOOK** :—making the *Parties* to whom the goods have been sold Dr. for the amounts of such goods, and Cr. the *respective accounts* to which such goods belong.

6. The INVOICE BOOK :—making the *parties* for whom the goods were shipped Drs. for the amount of the respective invoices, and Cr. the several accounts embraced in such invoices, as *Merchandise Account*, (or Coffee Account, Hides Account, &c.) *Duty Account*, *Charges Account*, &c.
7. The ACCOUNT SALES-BOOK :—making *Goods on Consignment*, or *Consignment Account*, Dr. to *Sundries*—and Cr. the *parties* for whose account the goods were sold, for the Net proceeds of the Account Sales; *Duty Account* for the amount of duties paid; *Charges Account* for the charges; *Interest Account* for the amount of discount, when the sales have been discounted; *Guarantee Account* for the amount of Del credere Commission, when the sales are guaranteed; and *Commission Account* for the amount of Commission.
8. The BOOK OF SUNDRY ACCOUNTS :—making Dr. the *personal* and *nominal* accounts for whose, or for which accounts payments have been made, or obligations contracted (as by acceptances); and Cr. *Cash Account* if paid in cash, or *Bills Payable*, if by acceptances; and *vice versa*, where amounts have been received, or have to be received hereafter.

#### OF THE LEDGER.

The Ledger is a book wherein is exhibited each personal or nominal account, in a concise form, by collecting, or what is termed posting from the Journal, the several transactions therein recorded, respecting such accounts. Each page of the Ledger is ruled into four divisions, both on the Debit, that is the left hand page, and on the Credit, that is the right hand page.

The *first* division consists of narrow columns for the date of each transaction.

The *second* division consists of another narrow column, for figures which denote the folio of the Journal, whence the items are posted, and where the particulars respecting them will be found.

The *third* division, is a broad space, into which are inserted brief particulars of each transaction.

The *fourth* division is a money column to receive the amount of each item.

*Form of an Account in the Ledger.*

| Dr.     |    |                      |                   | Edward Kemp, Hamburg. |    |    |         | Cr. |                 |     |    |                   |    |
|---------|----|----------------------|-------------------|-----------------------|----|----|---------|-----|-----------------|-----|----|-------------------|----|
| 1848.   |    | Fol.                 |                   | £                     | s. | d. | 1848.   |     | Fol.            |     | £  | s.                | d. |
| Jan. 1  | 2  | To balance from 1847 | 196               | 17                    | 6  |    | Jan. 31 | 8   | By my draft.... | 196 | 17 | 6                 |    |
| Feb. 26 | 9  | " Goods.....         | 895               | 3                     | 0  |    | Feb. 28 | 11  | " Bills.....    | 600 | 0  | 0                 |    |
| Mar. 9  | 12 | " ditto.....         | 714               | 2                     | 0  |    | April 5 | 16  | " ditto.....    | 750 | 10 | 6                 |    |
| Oct. 17 | 35 | " Bills.....         | 632               | 13                    | 6  |    | Nov. 5  | 41  | " my draft....  | 500 | 0  | 0                 |    |
| Nov. 5  | 40 | " Goods.....         | 176               | 8                     | 0  |    | Dec. 31 | 52  | " bal. to 1849. | 605 | 10 | 9                 |    |
| Dec. 31 | 51 | " Interest.....      | 37                | 14                    | 9  |    |         |     |                 |     |    |                   |    |
|         |    |                      | <u>£2652 18 9</u> |                       |    |    |         |     |                 |     |    | <u>£2652 18 9</u> |    |
| 1849.   |    |                      |                   |                       |    |    |         |     |                 |     |    |                   |    |
| Jan. 1  | 53 | To balance.....      | 605               | 10                    | 9  |    |         |     |                 |     |    |                   |    |

The order of succession of the several accounts in the Ledger is arbitrary, but it is customary and convenient to arrange them, more or less, thus :

1.—Capital ;—Cash Account ;—Bills Receivable ;—Bills Payable.

2.—Merchandise Account ;—or, Coffee Account ;—Iron Account, &c.—Consignment Account ;—Funded Property, &c.

3.—Accounts of Persons, or, Personal Accounts ; as Rich & Co., J. & R. King, &c.

4.—Accounts involving Profit or Loss, as Charges Account, Duties Account, Interest Account, Commission Account, Profit and Loss Account, &c.

*Of Balancing the Ledger.*

On proceeding to balance the Ledger, or as it is often termed, to strike a balance, each account must be carefully added up, both on the Dr. and Cr. sides, and the balance or difference between them ascertained.

This having been done, a general list of all such balances must be drawn out, placing on the left hand the *debit* balances, and on the right hand the *credit* balances of the several accounts ; each side must then be added up, and if the totals be alike, the books are said to balance.

It will now be necessary, in order to ascertain what may have



been the amount of Profit or Loss, on the year's transactions, to close off all accounts which involve Profit or Loss, by making all such accounts as have an excess on the *credit* side Dr. to *Profit and Loss Account*, and those which have it on the *debit* side, Cr. by *Profit and Loss Account*, for the amount of the respective excesses, or surpluses. And finally, the Account of *Profit and Loss* itself must be closed by an entry making it Dr. or Cr. to or by *Capital* for whatever excess or surplus there may be thereon, according as this may be either on the debit or credit side.

Such closing or *Finishing Entries* must be made first in the Journal and thence posted into the Ledger.

This having been done, each remaining account in the Ledger must be closed, or as it is termed balanced off; those showing an excess on the Cr. side, being *debited* to balance, and those having it on the Dr. side, being *credited* by balance.

These several balances are then carried forward to open the new year, or new accounts at the opening of any other period at which the books may have been balanced; and it is obvious, that the accounts balanced by a *debit*, will in the new account, or new opening of the books, become Cr. whilst those that have been balanced by a *credit* will then become Dr.

#### SUPPLEMENTARY REMARKS.

All charges of clerks' salaries and board, house and warehouse rents, and other expenses incidental to the business, must be carried to the debit of *Charges Account* in the first instance, that is when paid or incurred, accounts having been opened for the same, and at the closing of the books after estimating what has *still to be paid* on account of the year under balance; as also what has *still to be charged*, as further *debits* and *credits*—the balance must be carried to account of *Profit and Loss*: thus,

|                                                   |            |
|---------------------------------------------------|------------|
| Suppose there were a debit on such acc't. of      | \$ 3504 60 |
| And accounts not <i>paid</i> , or not sent in, of | 1172 40    |
|                                                   | <hr/>      |
|                                                   | \$4677 00  |

|                                               |         |
|-----------------------------------------------|---------|
| And to be <i>charged</i> in Account Sales and |         |
| Invoices not then sent off, amounting to      | 2114 50 |
|                                               | <hr/>   |

|                                                  |            |
|--------------------------------------------------|------------|
| A balance must be carried to the <i>debit</i> of |            |
| <i>Profit and Loss</i> , of                      | \$ 2562 50 |

It is usual with every prudent merchant when closing his books, to write off to the *debit* of *Profit and Loss* account, such debts as he may consider *bad* and *irrecoverable*, as also a certain per centage on the amount of what he may deem *doubtful* debts: for, otherwise, he may flatter himself to be worth a sum he could not realize.

It is also usual to write off to the Cr. of *Furniture* account, and Dr. of *Profit and Loss* account, 10 • 15 per cent. annually, for wear and tear.

When there are partners in the house, then *Profit and Loss* account, instead of being closed as before directed, by an entry to or by *Capital*, must be so by an entry to the debit or credit of each *Partner*, in the proportions agreed upon in the articles of Partnership: thus,

|                                                |                 |
|------------------------------------------------|-----------------|
| PROFIT AND LOSS account Dr. to <i>Sundries</i> |                 |
| For Balance of Profits . . . . .               | Dr. \$ 11500 00 |
| To CHARLES FOX . . . . .                       | \$5750 00       |
| For one half thereof                           |                 |
| To WILLAM BELL . . . . .                       | 2875 00         |
| For one-fourth thereof                         |                 |
| To JAMES CHEST . . . . .                       | 2875 00         |
| For ditto                                      |                 |
|                                                | <hr/>           |
|                                                | \$11500 00      |
|                                                | <hr/>           |
|                                                | \$11500 00      |
|                                                | <hr/>           |

or, *vice versa*, if there be a loss.

*To find out an Error when Balancing*

1.—Check off the entries made from the Journal into the Ledger, which is best done by one person calling over and ticking off in the Journal the several entries made there, and another doing the like, or rather answering him, from the Ledger.

2.—Should the error not have been thereby discovered, then add all the debit entries, and all the credit entries posted in the Ledger during each month, which, if there be no error, will correspond with the totals for the month already found in the Journal.

3.—Previous, however, to proceeding as directed in rules 1 and 2, the book-keeper, or, in preference, another person, should examine if the additions and subtractions previously made in the Ledger be correct, and if the balances thereby found, have been correctly transferred to the Trial'-Balance-sheet, and this correctly added up.

N. B. Even when the books do balance, it is well to do what is recommended by Rule 1 ; for an amount may have been carried erroneously to the account of A, instead of to that of B, and although this would not affect the General Balance, still, as is obvious, those two particular accounts would be incorrect.

## REVIEW NOTICES OF THE WORK.

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Dear Sir,—I examined Freese's "Commercial Class-Book" with as much attention as my limited time would permit. A person at all acquainted with such subjects cannot fail to see, at a glance, that its author fully understood what he had in hand, theoretically and practically.

The arrangement is excellent, including matters useful even to those well skilled in currency and exchanges, and to the young merchant the forms must also be invaluable; they are doubtless drawn up with the greatest accuracy. I can speak, however, more confidently of "The Foreign Exchanges:" though the chain rule is no novelty to mathematicians, yet he has rendered an essential service in applying it to Bullion as well as to real coins, and putting it forth prominently for general use. His *formula* for *fixed divisors* for any rate of interest will well repay an attentive perusal, and will be found both accurate and expeditious in such calculations.

I am, dear sir, yours, &c.

To Mr. D. Brunner, &c.  
Feb. 27, 1849.

R. KEMP,  
Teacher of a Classical and Commercial Academy.

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I have carefully examined Freese's "Commercial Class-Book," and do not hesitate to commend it in the strongest terms. It is a complete Merchant's Manual, and, as such, should be in the hands of every Merchant and every counting-house clerk, and, I may add, every teacher of book-keeping throughout the country. It contains more valuable information on the subject of which it treats than can be found anywhere else in the same or anything like the same compass.

Baltimore, March 13, 1849.

E. J. STEARNS,  
Late Principal of the Rock Hill Institute,  
Ellicotts Mills, Howard Dist.

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*From the "Church Times," Feb. 8, 1849.*

We have received from Mr. D. Brunner a copy of the "Commercial Class Book, or Young Merchant's Compendium," by J. H. Freese. This volume is designed to initiate the young accountant into the mysteries of Bills of Exchange, Invoices, Insurance Accounts, and the various methods of Book-keeping by double and single entry. It is well arranged, and contains all the forms which are needed in extensive commercial establishments. The typography and general arrangement reflect great credit upon the publisher.

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MR. D. BRUNNER,

Dear Sir,—I have examined the "Commercial Class Book," by J. H. Freese, and I am well pleased with its arrangement. The author having been a practical accountant, and more lately engaged in a Commercial Academy, has the advantage of experience in the system of instruction which he has provided for the young merchant. I trust the book will receive the favourable attention which its merits claim.

Very truly your friend,

L. VAN BOKKELEN.

St. Timothy's Hall, Catonsville, Md.,  
March 20, 1849.

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D. BRUNNER, Esq.

Dear Sir,—I have examined the "Commercial Class Book," by John Henry Freese, which you were so kind as to send me, and find it an excellent compendium of mercantile knowledge, containing much that is valuable to the student and the young merchant.

Very truly yours,

N. C. BROOKS.

Baltimore, March 22nd, 1849.

Lyceó Commercial, Engenho Velho,  
17th July, 1849.

My dear Sir,—I have much pleasure in informing you that I have examined your “Commercial Class Book,” and adopted it in my college. I beg to offer you my sincere congratulations on the very efficient manner in which, among your numerous and arduous occupations, you have accomplished your undertaking. Pray accept my thanks for your pains, in my double capacity as a father and director of a Commercial College.

Your “Class Book” is indeed an *Épitome Encyclopédique* of commercial knowledge, wherein the different branches are treated amply and clearly though succinctly, and the method stamps it at once as the offspring of the experienced teacher and practical merchant.

Your hope that your work “may become a Class Book in all commercial academies,” will, I doubt not, be realized, as most directors will, like myself, find it more convenient to adopt it, as in every way calculated to promote their views in “preparing youths for commercial life,” to assaying the production of something better; an attempt which it were idle for a mere theorist to make, as nothing but practical knowledge joined to great zeal in the cause can ever produce a work even equal to yours.

I hope you may enjoy for many years the well-merited fame you have acquired as an indefatigable, zealous, and successful teacher, together with your long established reputation as an upright, honourable merchant.

I am, my dear Mr. Freese,

Your friend and servant,

GEORGE GRACIE,

Director and Head-Master of the Commercial  
Lyceum, Rio de Janeiro.





# NEW WORKS

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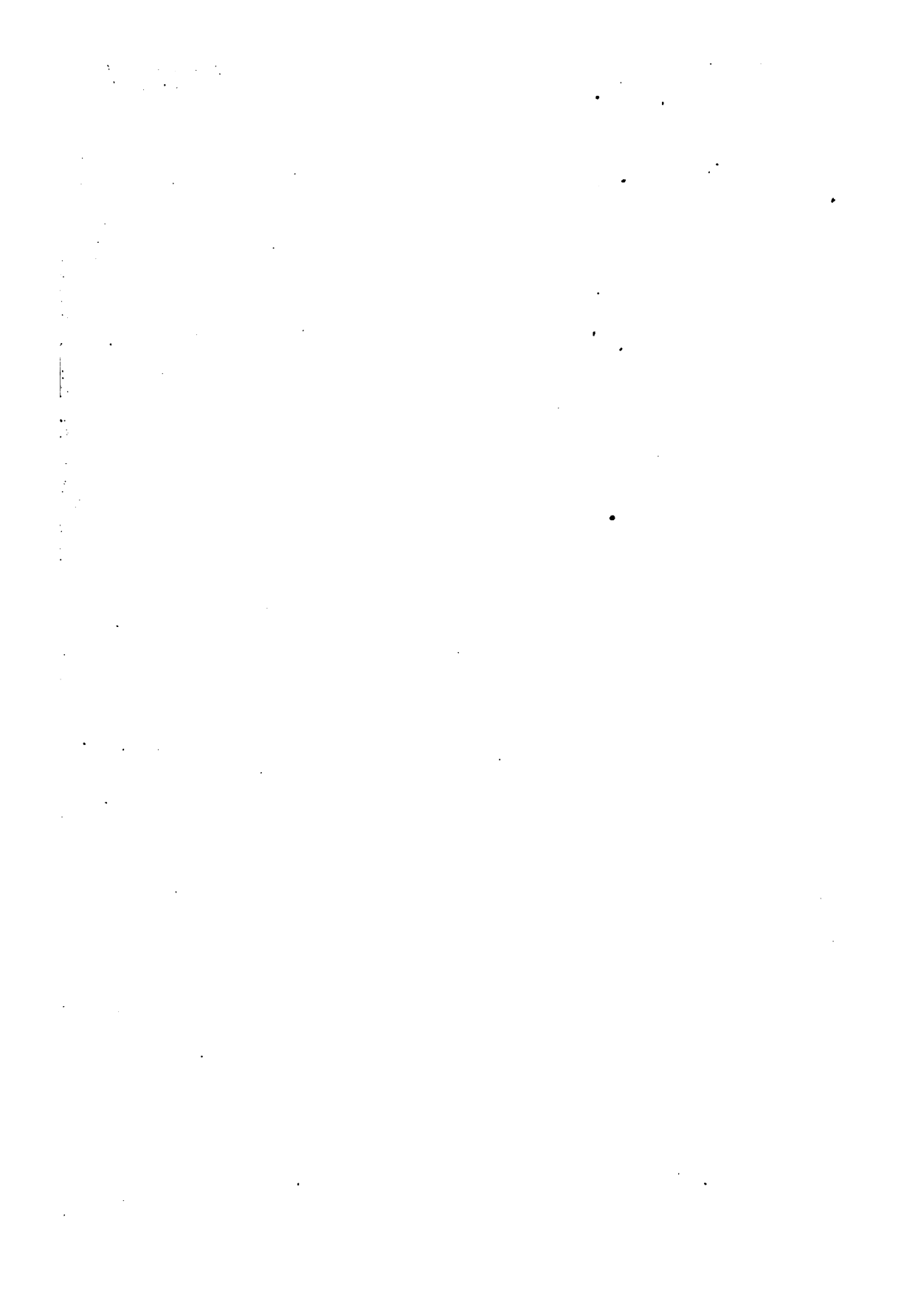
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